

AD-A058 934

TEXAS UNIV AT AUSTIN GRADUATE SCHOOL OF BUSINESS
COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM (CAMRI--ETC(U)
MAY 78 P S JOHNSON

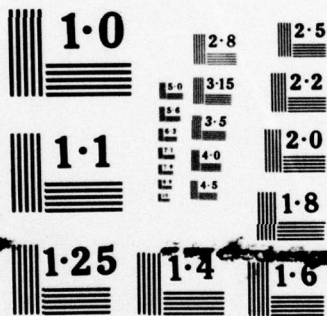
F/G 5/1

UNCLASSIFIED

NL

1 OF 2
ADA
058934





NATIONAL BUREAU OF STANDARDS
MICROCOPY RESOLUTION TEST CHART

78-677

432-4687

LEVEL #

1

5

AD A058934

COMPUTER-ASSISTED MILITARY RETIREMENT
INFORMATION SYSTEM (CAMRIS):
A PROPOSED MODEL

DDC FILE COPY

APPROVED:

[Signature]

DISTRIBUTION STATEMENT A
Approved for public release;
Distribution Unlimited

DDC
RECEIVED
SEP 15 1978
RECEIVED

[Signature] A



78 08 31 042

6

COMPUTER-ASSISTED MILITARY RETIREMENT
INFORMATION SYSTEM (CAMRIS):
A PROPOSED MODEL.

by

10

PHILIP STEPHEN JOHNSON, B.S.

9

Master's thesis,

PROFESSIONAL REPORT

Prepared for B.A. 398 Under the Supervision of
Dr. Michael A. Duggan in Partial Fulfillment
of the Requirements

For the Degree of

MASTER OF BUSINESS ADMINISTRATION

12 171p.

New

THE UNIVERSITY OF TEXAS AT AUSTIN
Graduate School of Business

11 May 1978

| | |
|--------------------------------------|--|
| APPROVED BY | |
| NEW | With Section <input checked="" type="checkbox"/> |
| REV | With Section <input type="checkbox"/> |
| GRANDPARENT | <input type="checkbox"/> |
| JUSTIFICATION | |
| BY DISTRIBUTION / AVAILABILITY CODES | |
| Dist. | AVAIL. MOD. W. SPECIAL |
| A | |

DISTRIBUTION STATEMENT A
Approved for public release;
Distribution Unlimited

410 854

78 08 31 042 LB

To Renay,
my wife and best friend,
for the meaning that
she gives to
my life.

A C K N O W L E D G M E N T S

This professional report would not have been possible without the assistance and encouragement of Dr. Michael A. Duggan, Professor of Business Law and Computer Science at The University of Texas at Austin. His unique ability to point me in the right direction without telling me the answers made my work on this report both rewarding and meaningful.

Thanks must also go to Mr. Walter J. Denzer, a systems analyst at the San Antonio Air Logistics Center at Kelly Air Force Base, Texas, who not only originally gave me the idea for this project, but also gave me enough technical assistance to get it started.

Special thanks and acknowledgment is given to my friend and fellow student, Captain Samuel H. Whitley, United States Army. His friendship, research assistance, advice, and encouragement have been invaluable to me.

P. S. J.

The University of Texas at Austin

April 18, 1978

TABLE OF CONTENTS

| Chapter | Page |
|--|------|
| I. INTRODUCTION | 1 |
| Need for Financial Planning | 1 |
| Need for Improvement on Current Counseling | 5 |
| Objective | 5 |
| Assumptions | 6 |
| Limitations | 10 |
| Organization of the Report | 10 |
| II. DEFINITION OF THE PROBLEM | 12 |
| Scope | 12 |
| Background | 13 |
| The Problem | 15 |
| Significance of the Problem | 19 |
| III. SYSTEM DESIGN | 21 |
| Hypothesis | 21 |
| Design Parameters of the System Model | 22 |
| Data Collection | 24 |
| IV. SYSTEM DYNAMICS | 27 |
| The Model | 27 |
| Use of the Model | 29 |
| Updating the Model | 33 |
| Operational Limits | 35 |
| V. CONCLUSION | 38 |
| APPENDICES | 40 |
| 1. DEFINITIONS AND EXPLANATIONS | 41 |
| 2. MODEL FLOW CHART | 46 |
| 3. THE COMPUTER MODEL | 58 |
| 4. INFORMATION SUPPLEMENTS TO THE COMPUTER MODEL | 90 |
| 5. SAMPLE CASES OF INPUT/OUTPUT | 105 |

Appendices

Page

| | |
|---|-----|
| 6. INFORMATION AND DATA SUBJECT TO CHANGE | 146 |
| 7. FILES USED BY THE MODEL | 153 |
| SELECTED BIBLIOGRAPHY | 158 |

LIST OF FIGURES

| Figure | Page |
|--|------|
| 1. GENERALIZED INFORMATION MODEL | 8 |
| 2. MODEL OF CURRENT INFORMATION SYSTEM | 16 |
| 3. MAJOR SUBJECT AREAS AND THEIR SOURCES | 25 |
| 4. THE SYSTEM FLOW CHART | 34 |

CHAPTER I

INTRODUCTION

A proposal for any model always assumes at least two things. First, a need exists for the output and second, the proposed model is better than the current method (if one exists) of obtaining that same or equivalent output. The Computer Assisted Military Retirement Information System (CAMRIS) model proposed in this paper is no exception. It assumes both a need for financial planning among potential military retirees and a need for improvement on the method currently employed by the military community today.

Need for Financial Planning

The term "financial planning," within the context of this paper, is meant to include only that planning which active duty military service members perform (or should perform) prior to their retirement date to take into account the financial effects of their transition from active duty to retirement. This is a large enough

context for which to be concerned, for the military retiree stands to lose or gain a great deal based solely on how well he plans for this transition.

As far back as 1962, it has been known that "a large percentage" of military personnel retire between the ages of 40 and 50, a period "when family responsibilities are at their peak."¹ Subsequent studies have shown that for more and more military personnel, both officers and enlisted, the military service is just the first phase in a two-phase career,^{2,3} implying early exit. Another study states:

Because of the expected increase in time between retirement and death, and the greater life expectancy of the dependents, the costs and benefits

¹Robert L. Schroeder, "Optimization of Retirement and Compensation for Military Service--Senior Officers" (Research Report, U. S. Army War College, Carlisle Barracks, Pa., 1971), p. 3.

²Donald F. Berkebile and Robert D. Gaudi, "The Question of Retirement: An Examination of the Factors Relevant to the Retirement Decision on the Individual Naval Officer" (Master's Thesis, Naval Postgraduate School, Monterey, Calif., 1973), p. 9.

³Schroeder, p. 1.

that are associated with financial planning done prior to retirement, can total many tens of thousands of dollars.⁴

A couple of Navy researchers contend that Naval officers approach their retirement decisions "without proper planning and without a full or adequate realization of the relevant factors" necessary to make intelligent decisions.⁵ Other service researchers seem to agree with this contention, but vary in both their recognition of "relevant" factors, and in the assignment of value to the nonmonetary benefits and compensation enjoyed by military personnel and retirees.

One final reason for the need of financial planning is so obvious that it is often overlooked, but its effect is enormous. Simply stated, that reason is decision by default.⁶ Many financial decisions of a retiree immediately prior and subsequent to his retirement can be made by his having taken absolutely no action at all. The

⁴Morris C. Johnson, "Family Financial Protection for a Retiring Member of a Uniformed Service" (Master's Thesis, Air Force Institute of Technology, Wright-Patterson Air Force Base, Ohio, 1971), p. 5.

⁵Berkebile and Gaudi, p. 10.

⁶Johnson, p. 3.

deleterious effect of this is compounded by the fact that the military services have made many of these decisions irrevocable or, at least, very hard to change or revoke. For example, election of the Survivor Benefit Plan (SBP) must be made prior to the retirement date. If a service member fails to elect SBP prior to his retirement, it is assumed that he does not wish to take it, and after his retirement, he is not allowed to change his mind (except under a few unusual circumstances). The point to be made here is that unless a retiring service member has the information and choice criteria for making important financial decisions, the lack of a decision or the wrong decision may be detrimental.

The individual services have assumed much of the responsibility for insuring that retiring service members are provided this information and choice criteria. Specifically, the United States Air Force created a Personal Affairs Office and has charged them to "inform members as to their rights and benefits, and assist them in welfare and financial planning for themselves, dependents and survivors."⁷

⁷Charles D. Bingham, "An Integrated Base Level Counseling Program" (Research Study, Air Command and Staff College, Maxwell Air Force Base, Ala., 1974), p. 22.

Need for Improvement on Current Counseling

Despite the fact that the U.S. Air Force has accepted the responsibility for providing financial planning, counseling, and information in recent years, "there is still a general lack of knowledge about retirement . . . particularly among people who are at the point in their careers when they are trying to make the decision to stay in or get out."⁸

Research results released through the House Committee on Aging shows that "81 percent of military retirees use no outside resources at all in planning retirement and only three percent receive retirement counseling from the military."⁹

These results clearly indicate that the system the U.S. Air Force has instituted to fulfill its responsibility is generally ineffective.

Objective

The objective of this paper is to propose a computer-assisted information system that can be used by

⁸Andy Plattner, "Exploring the Maze of Retirement," Air Force Times, December 5, 1977, p. 2.

⁹Ibid.

military counselors as an aid in providing military service members with accurate information and useful financial planning counseling. The proposed system is designed to improve, and fill in the gaps of, the current system employed by the United States Air Force. A secondary objective will be to postulate some advantages that could result from servicewide use of this system or a similar model.

Assumptions

Three key assumptions support this paper and the proposed model. The two most important assumptions are the foundation of most proposed changes. They are, simply stated, that the Air Force will continue to recognize and assume responsibility for providing information and financial planning counseling to its retiring members, and second, that the Air Force has the authority (or can obtain the authority) to change the current system to meet its responsibility and the needs of the Air Force members.

The third assumption relates to where the breakdown in the Air Force system has occurred. In this paper, as well as in the proposed model, it has been assumed that

a breakdown exists primarily between the transfer mechanism and the user (mostly in the transfer mechanism).

Breakdown in an information system (a simplified model is presented in Figure 1) can occur at any point, i.e., the source of the information, the transfer mechanism, or the user. While problems do exist in the production of information (information source), they were considered secondary to problems in the utilization of information. The deficiencies of user-caused breakdowns have been ignored (and left open as a subject of some future investigation) and concentration placed on those of the transfer mechanism.

User-caused breakdowns are best illustrated by a potential user who does not try to obtain information. Among the reasons for this breakdown are:

- (1) the user is unable to articulate his information needs or formulate the problem,
- (2) the user lacks appreciation for the value of the information,
- (3) the user lacks knowledge of existing information sources, and
- (4) suitable information sources do not exist.

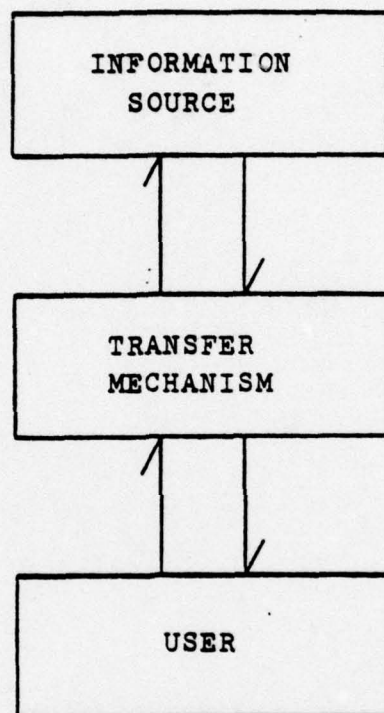


FIGURE 1

GENERALIZED INFORMATION MODEL

These reasons are basically related to the user's capacity to use and understand the information and/or the information source, i.e., the user's ability to ask the right questions of the right information source. Again, this cause of breakdown is ignored and left open for further investigation.

The transfer mechanism breakdown, addressed by the proposed model, is best exemplified by a user who tries, but fails to obtain some type of information. Some of the more common reasons for this type of breakdown are:

- (1) the user has inappropriately interpreted the problem,
- (2) the user is unskilled in using an information service system,
- (3) suitable indexes or directories do not exist,
- (4) access limitations on information services exist,
- (5) the required information is not available within the user's time requirements,
- (6) the user fails to use the information system's staff, and/or
- (7) the user lacks knowledge of some other information system's resources.

These reasons are basically technology related; that is, they are related to the system providing the information service. In other words, it is the insensitivity of the system to user needs that causes his attempt to obtain information to fail (as opposed to the user's inability to use the information as discussed earlier). Again, it is this type of breakdown that the proposed model assumes and tries to correct.

Limitations

This paper and, consequently, the proposed model are based on, and limited to, a theoretical study of current programs as described in the governing directives. Two other limitations of note are that, first, no serious attempt was made to assess the effectiveness of the model in an actual operational setting. Secondly, no attempt was made to justify the cost of establishment and operation of the model or the manpower requirements necessary to operate it.

Organization of the Report

The report is divided into three major parts. The initial concern of this report will be to bring the

current system of providing information and financial planning service into focus so that the problem and its significance can be accurately defined and explained.

The second portion of this report will be to describe the actual model in terms of its structure and parameters. Comparisons can be more easily made between the proposed model and the current system, and the advantages and benefits of the proposed model will be pointed out.

Lastly, the model will be described in terms of how it is actually used and kept up-to-date. This portion will provide sample cases of the output of the model and discuss the operational limits of the model.

CHAPTER II

DEFINITION OF THE PROBLEM

Scope

Currently, Department of Defense (DoD) directives require all retiring (or separating) military and civilian service members to be counseled concerning the principal benefits and privileges to which they and their dependents are entitled (see Appendix 1). DoD directives are purposefully general and the various service branches are left to write and implement their own regulations and policies to carry out the intent of the DoD directives. It is for this reason that the content of those regulations and policies varies widely, not only from one service branch to another, but also varies considerably within a service branch for counseling between military and civilian workers.

The scope of this paper, therefore, is limited to the implementing regulations and policies of just one service branch--the United States Air Force, and with the counseling being provided only to military service members who are retiring (versus separating) from active duty.

Background

U.S. Air Force regulations (the AFR-211 series) attempt to define (1) what benefits and privileges are important, (2) what information about each of those benefits and privileges is important, and (3) under whose general responsibility providing such counseling belongs. The result of which is that printed material is maintained by the personnel offices at each installation. This printed material contains summaries of information of the subjects identified in the Air Force regulations. For several reasons, this printed material is often a very poor counseling device. First, it provides no source identification. That is, the user cannot immediately (from the material itself) determine where the information came from or who (or what office) compiled it. Secondly, it provides no reference as to the information's sensitivity to change. Much of the information changes not only as a function of time (yearly, monthly, etc.), but also as a function of some other factor, such as the consumer price index, legislation, etc. And lastly, because the material is printed, changes that do occur require long lead times before they can be incorporated into a new "edition."

The reasons above, when combined and considered together, create a fourth reason: the material loses "consumer" confidence. Obviously, when the information is generally out of date and unsupported with references, its perceived reliability is decreased.

Also of interest is that the method of providing information and financial planning services is generally left up to the local personnel offices, and as is to be expected, a great deal of variance exists. Many personnel offices assign counseling responsibility to one person (and usually this responsibility is never his primary duty). This one person then either conducts individual counseling as retirees process their retirement paperwork through the personnel office, or he periodically holds large meeting type counseling sessions where all of those retiring soon are required to attend. Often, at those large meetings, representatives from various sources of information may be asked to attend and provide "expert" advice and counseling to those retirees in attendance. The outcome is clear. The individual counseling would respond to the specific needs of the retiree, but often the information is poor and unreliable (or at least, it is perceived to be poor and unreliable); whereas, the

meeting type counseling would provide the expertise necessary, but the transfer mechanism does not respond well to the specific needs of any one retiree. That is, while the "experts" can answer many of the general questions of retirees, he cannot be specific to any one retiree without first knowing the facts about the retiree. This requires too much time, and if the retiree wants specific information, he still must consult an "expert" after the meeting.

Although counseling personnel are supposed to be experts, and have "substantial working knowledge,"¹⁰ they are also expected to refer service members who wish more detailed information to the appropriate agency. A model of the current information and counseling system in the U.S. Air Force is illustrated in Figure 2. The agencies which are responsible for some of the major benefits and privileges have been shown.

The Problem

As was discussed earlier, the basic problem is that the current Air Force system does not provide sufficient and/or accurate information to the retiree upon

¹⁰Bingham, p. 22.

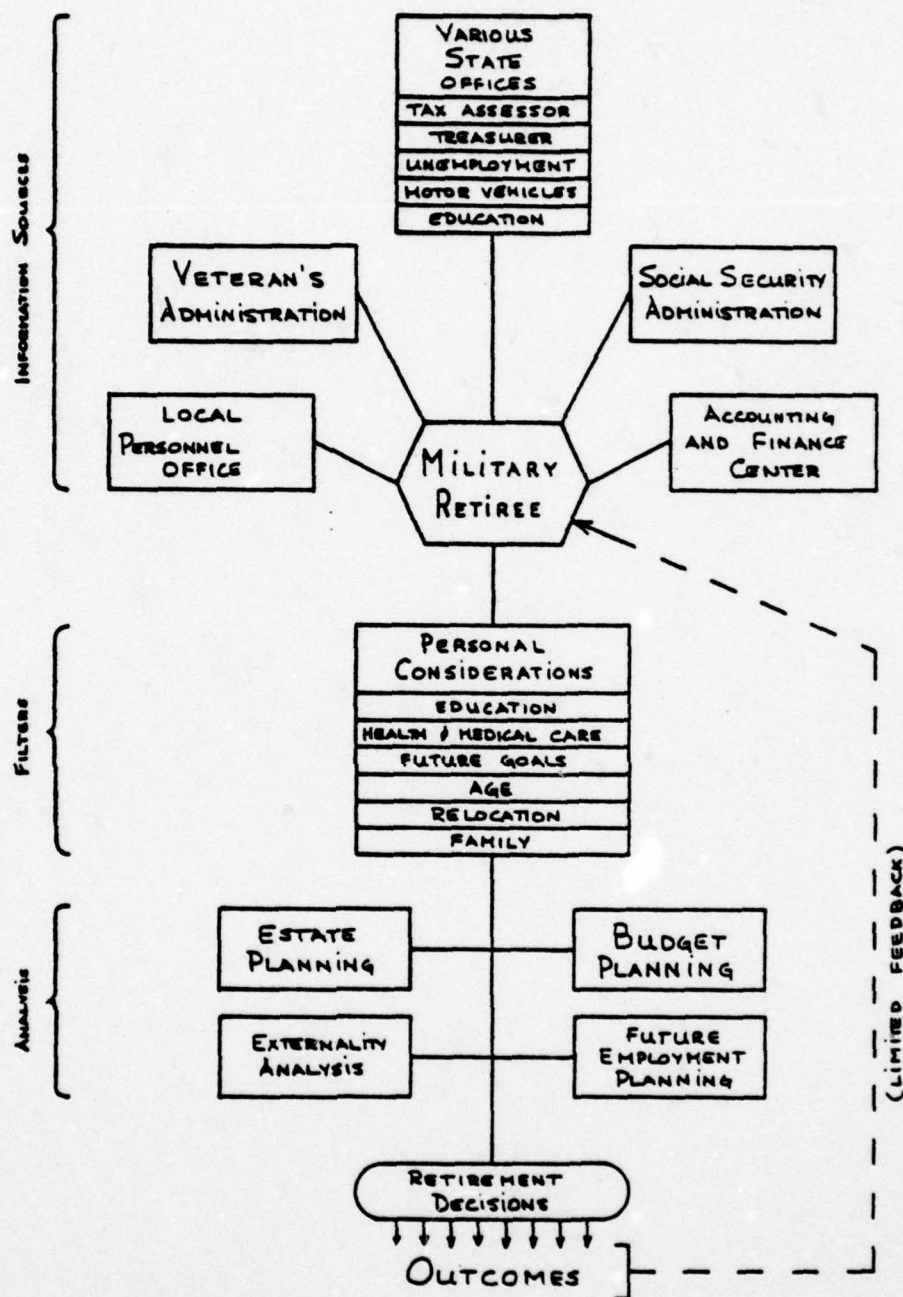


FIGURE 2

MODEL OF CURRENT INFORMATION SYSTEM

which he can make decisions and solve problems, and more importantly, it does not provide a means of rapidly updating the information as changes occur.

Several causes can be seen in the description of the current information system and have been the subject of previous studies.¹¹ These problems include:

(1) the fragmented information-providing effort:

As can be seen from the model in Figure 2, there is no central point of contact. This is compounded by the fact that those offices or agencies are not colocated, which complicates coordination and/or interaction. This makes it very difficult and time consuming for a service member to gather information on his own.

(2) nonmilitary agencies: All military offices which provide information and counseling services must work with several agencies outside the military (see Figure 2). Such agencies include the Veteran's Administration, Social Security Administration and local and state offices. The problem here is that each of these agencies operate

¹¹Ibid., pp. 42-43.

independently and there are no standard procedures to effect coordination among these offices (nor are there procedures for cross-feeding information between offices).

- (3) the synergistic effect: Frustrated by the number of agencies, the difficulty in obtaining information, and the perceived value of the information or counseling, a service member may see the services provided as a burden.

The effects of such problems are many and of great consequence. As mentioned earlier, the lack of information, for whatever reason, means that the retiree will fail to consider opportunities or factors in his decisions or he will become frustrated when he attempts to obtain information and cannot, or when he obtains the wrong information and that erroneous (or out of date) information adversely affects the outcome of his decision.

Many of the decisions that a retiree makes immediately prior to and subsequent to his retirement are usually important and irreversible. These decisions usually involve the selection of actuarially based financial options, such as annuities, survivor benefits, early retirement, etc. This only adds to the key role

that an adequate information system can play in not only a person's decision to retire, but also in the quality of his life after his retirement.

Significance of the Problem

Information sources can be divided into two basic groups: those within the Air Force and those outside the Air Force. As is illustrated in Figure 2, those sources within the Air Force consist of the various personnel and accounting and finance offices. Those outside the Air Force include the Veteran's and Social Security Administrations, and various state and local government agencies dealing with taxes, education, unemployment, and motor vehicles (to name only a few).

Assuming that a functioning information system would improve retirement decisions, the significance is threefold for both the agencies and the retiree. Both the agencies and the retiree would save time. Both would show monetary rewards, and both would come away from the information transfer with better feelings. The opposite is true where a mechanism is failing to perform properly. If functioning correctly, however, the retiree will have

his questions answered, and/or access time will be at a minimum, and he will be able to make decisions which optimize his monetary benefits and privileges. Because of his saved time and increased monetary rewards, he will be happier with the system.

CHAPTER III

SYSTEM DESIGN

Hypothesis

The model proposed in this paper was designed to change and supplement the currently employed system in such a way as to correct the problems that have been just discussed. The hypothesis of the model is that a standardized computer assisted retirement information system (such as the proposed model) will solve the problems and deficiencies of the current system by accomplishing the following:

- (1) consolidating principal retirement information,
- (2) linking several, independent, widely scattered information-generating agencies, through a common data base.

The effects are expected to be: (1) increased effectiveness, (2) increased perceived reliability of the information, and (3) increased amount of information provided to service members.

Design Parameters of the System

The computer-assisted system model was designed basically to be a directory of information. That is, it is intended that the model replace much of the published information currently used that counselors are required to know and/or have available. The reason for this was actually twofold. First, this allows all Air Force counselors to have the same information (much as they do now), but allows for insurance of always having the information available and it also allows an easier (and less expensive) method for keeping the information up-to-date.

Secondly, it creates a method for which four other system criteria could be built into the current system to solve the problems mentioned earlier. These criteria are:

- (1) that the model be sensitively selective, i.e., that it be sensitive to the potential user's needs. In the extreme, this would mean that if no two users have the same needs, the system's output would always be different than the time before. While the proposed model cannot go to this extreme, it does not give a "canned" or

completely standardized output to every user as is the usual case in the current system.

- (2) that the model be hierarchical, i.e., that for each topic covered in the output, there exists different levels of detail. While general information on a particular topic may suffice for some, the model stands ready to provide greater detail to those who wish further information on a given topic.
- (3) that the model be interactive. While this is the hardest of the four criteria to incorporate, it is also probably the most important. It is the most difficult because the other three criteria lose considerable effectiveness without this capability. Basically, this allows the system to respond to user needs and allows the system to stimulate the user to ask for appropriate information. Also, it allows the system, once it has determined that it cannot satisfy the user's needs, to direct the user to the proper source for that information, whether that source be a person, a passage in a book, a magazine article, or an agency.

- (4) that the model be dynamic. This would require the system to provide some method to insure either that the data which is subject to change is kept up-to-date, or that the user is alerted (or can be alerted) that certain data of information is subject to change and where (or how) the user can go to correct it or see if it has changed.

Data Collection

The first step toward creation of the retirement information system is the identification of the subjects which are of primary interest to most military retirees. Hand in hand with the identification of the subject matter is the identification of the source or sources of data on those subjects. While many subjects exist that may interest retirees, those of "primary" interest were considered to be those that affect the financial situation of the retiree either directly or indirectly. Figure 3 presents a listing of the major subject areas and the sources of information on them.

Since it is impossible to anticipate all of the needs and interests that a retiree may have in a given

| <u>SUBJECT</u> | <u>SOURCE</u> |
|-----------------------|----------------------------------|
| TAXES: | |
| Withholding | Internal Revenue Service |
| Tax credit | AF Accounting and Finance Center |
| State | State Treasurer's Office |
| LICENSE PLATES* | State Motor Vehicles Department |
| SOCIAL SECURITY | |
| Retirement | |
| Survivors | Social Security Administration |
| SURVIVOR'S BENEFITS | |
| | Veteran's Administration |
| | Veteran's of Foreign Wars |
| | Local Personnel Offices |
| STATE BONUSES | State Treasurer's Office |
| RETIREMENT PAY | AF Accounting and Finance Center |
| SURVIVOR BENEFIT PLAN | |
| | Local Personnel Offices |
| | AF Military Personnel Center |
| | AF Accounting and Finance Center |
| VETERAN'S BENEFITS | Veteran's Administration |

FIGURE 3.

MAJOR SUBJECT AREAS AND THEIR SOURCES

*While veteran's license plate benefits do not constitute a major subject area in the context of the monetary impact, personal experience of the researcher indicated that a large number of retirees inquire on the subject, especially in conjunction with their concurrent application for Veteran's Administration disability payments.

subject, it would be impossible to collect all of the data and information on a given subject. To complicate this is the fact that in many cases, more than one source exists on one subject area, and some are always better than others. In addition, there is the problem of contradictory information being furnished (e.g., Veteran's Administration versus Social Security Administration). Therefore, care must be taken in the collection of the information in order to provide the retiree not only with good information on the subject, but also with good information on the source(s), so that he could evaluate the source, go to the source for further information and/or go to the source to verify or update the information. Accordingly, the proposed model includes an annotated bibliography which provides the following:

- (1) Complete bibliographic reference.
- (2) Where a user may buy, borrow, or go to see a copy of the referenced work (price of the work is also included when known).
- (3) Where and who to go to if an expert on the subject exists.
- (4) Analysis of the reference in terms of the reference's completeness, timeliness, understandability, accessibility and usefulness to the user.

CHAPTER IV

SYSTEM DYNAMICS

The Model

The proposed model, as its name indicated, is a computer-assisted military retirement information system model. It is divided into two major parts. The first part of the system is a computer program that provides information concerning a retiree's direct financial situation after retirement. It will provide the retiree with balance sheet type information concerning his retirement pay, with consideration given to the following:

- (1) Retirement Pay Inversion Problem (see Appendix 1)
- (2) Survivor Benefit Plan Deductions
- (3) Spouse's Wages
- (4) Federal Income Tax Withholding
- (5) Retiree's Wages from other employment
- (6) Schedule RIC Retirement Income Tax Credit

It will also provide a "balance sheet" statement of survivor's income which includes all of the items above which apply. Lastly, it will provide an accrued leave settlement

statement. Since service members can (and often do) sell back their unused vacation time to the Government when they retire, this portion of the system will calculate the gross and after-tax value of such a settlement.

Part two of the system will provide more indirect financial information, i.e., information on a retiree's benefits and privileges which have a monetary value but are not directly related to the amount of his retired pay or are available on a one-time or seldom used basis. Some of the subjects in this area are:

- (1) State Income Taxes
- (2) How to estimate Social Security income for both the retiree and his survivors
- (3) Checklist of Military Survivor's Benefits
- (4) State Bonuses
- (5) Veteran's License Plates
- (6) Annotated Bibliography and Source Directory

The computer program, written in BASIC, which comprises the proposed model is presented in Appendix 3. This program implements the first part of the model entirely and has been structured to implement the second part when the information on the selected subjects is provided. While the information was gathered and is presented in

Appendix 4 in written form, it was not put into the actual program for several reasons:

- (1) The information can be presented in many forms and lengths,
- (2) The information is relatively sensitive to change over time,
- (3) Users of this model may not consider this part (or these subjects) as necessary and may wish to change some or all of the subjects this section has to offer, and
- (4) In the BASIC language, text is easily added.

An explanation in Appendix 4 is provided which indicates where, in the actual program, text on selected subjects may be added or deleted. A small amount of knowledge of BASIC and its PRINT statement is required. An example of how the proposed model is designed to present the information in the second part can be seen at the end of the first sample case in Appendix 5.

Use of the Model

The proposed model, as has been mentioned earlier, is designed for ease of use, not only by a counselor, but also by the retiree. Therefore, it assumes nothing (or,

at least, tries not to!) of the person inputing data. For that reason, several features concerning the actual use of the model were built into the program:

- (1) Introduction and instructions: For those who are familiar with the model, this portion may be bypassed. Otherwise, a new user may ask the model to introduce itself and provide instructions and hints on how to use the model correctly.
- (2) Special responses: Anticipating a user who either (a) made a mistake on a previous response, (b) forgot the instructions on how to use the model, or (c) changed his mind and wishes to discontinue running the model, the model will accept special responses which will provide for these special user needs. A "BACKUP" response prompts the model to reask the immediately preceding question over again. The "HELP" response causes the model to reprint the instructions provided in (1) above. The "EXIT" response allows the user to leave the current portion of the model and go directly to the next.
- (3) Verification of input: The model is designed to verify that the data input by the user is in the

correct form, i.e., it checks to see if the data input is usable. For example, when the model asks the user which option the user wishes to take under the Survivor Benefit Plan (shown below), it will check the input to verify that the option input is, in fact, one of the three options.

OPTIONS

A) SPOUSE B) SPOUSE & CHILD C) CHILD (Ex.=B)?

The model is very forgiving in its verification in that it will try to allow for an incorrect response input by the user. In the example above, "B" is a correct response, but in its place, the model will also accept "Spouse & Child." Where it can interpret what the user intended to input, the model will accept the response given, change it to the one it needs, and continue. Otherwise, it will alert the user to the erroneous input, reask the question, and prompt him for reinput.

- (4) Cross-check of input: In cross-checking the data input by the user, the model is trying to do two things. First, it checks to see if, based on previous responses, the question it wants to ask

next is applicable to the current user. This means that the model will ask only those questions which apply to the current user. Secondly, it checks to see if the data just inputed are consistent with previously input data. For example, using the SBP example above, if the user indicated that he did not wish to elect the SBP, then the model would not then ask him to chose an option. On the other hand, if a user, who having indicated that he had no children and did wish to elect the SBP, tried to select the "CHILD" option, then the model would detect the inconsistency, i.e., that he had no children, but selected the "CHILD" option, and would then alert the user to that inconsistency.

Use of the second part of the model is relatively simple and, again, is designed for ease of use. The user is asked if he wishes to run that portion of the model. If he does, he is prompted to input the appropriate code for the information subject he desires. If he does not know the codes, he may input "H" (for "help") and an index of the codes and the subjects that they represent is printed out. The model then again prompts the user for

his coded input. The user may ask for information on any subject he is interested in or for information on all subjects.

The system flow chart, Figure 4, shows the different output products that can be obtained from the model. A more detailed program flow chart has been included and can be found in Appendix 2.

Updating the Model

Some of the data, information, and even the computational formulas used in either part of the model are subject to periodic changes and must be kept up to date if the model is to maintain relevance and meaning to potential users. As has been discussed earlier, it is extremely important that any information-providing system be dynamic; that is, changes should be incorporated as they occur. Appendix 6, therefore, contains a listing of the data and information which are subject to, or are likely to, change in the future. Also listed is the source of the new data or information on how to incorporate it into the proposed model.

In an operational setting, the information in Appendix 6 more appropriately belongs in the second part

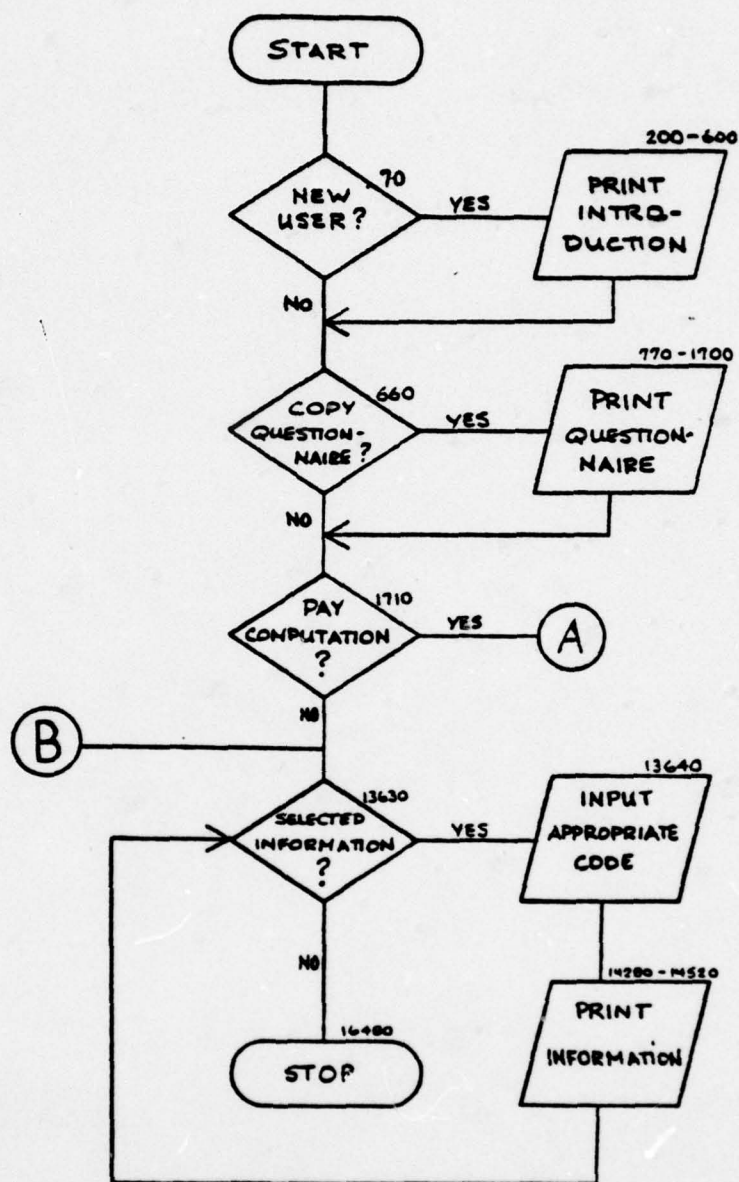


FIGURE 4
THE SYSTEM FLOW CHART

of the model as an information subject readily available to the user. For the purposes of this paper and the development of the model, and due to its critical effect on the reliability and accuracy of the model, the information was kept separately and placed by itself in an appendix rather than buried somewhere else where it might go unnoticed.

Operational Limits of the Model

Because of the complexity of the retired pay inversion problem (see Appendix 1), the first part of the proposed model cannot be run for officers in grades above major general. It was felt that because of their grade and position, lieutenant generals and generals should have (and have) been given special consideration by the current system such that none of the problems previously discussed occur.

Also, it has been noted that service members in certain grades seldom, if ever, retire. These grades are the junior officer and enlisted grades, and the lower three warrant officer grades. Therefore, no company

grade officer¹² or airman may use the proposed model. Chief Warrant officers (W4), since they are the only warrant officers left in the Air Force,¹³ are the only warrant officers for which the model will work. The proposed model does, however, account for the fact that prior commissioned enlisted members may be eligible to retire in their previously held officer grade.

Much of the financial data presented is based on data and formulas obtained from sources that strictly reserve the right to make the final computations. For example, all deductions for the Survivor Benefit Plan are computed by hand at the Air Force Accounting and Finance Center from actuarial tables. The formula used in the proposed model, while still a very good estimate, should be considered just that, i.e., a very good estimate. Federal income tax withholding rates are another example. They are intended to be only an estimate of a person's taxes at the end of the year.

¹²Company grade officers include all lieutenants and captains. Captains who were enlisted for more than four years prior to their commissioning do retire regularly, and, therefore are included in CAMRIS.

¹³Peg Moss, "Warrant Officer Retires: Five Left," Air Force Times, December 26, 1977, p. 6.

The federal retirement income tax credit, although presented in the pay section as a source of income, is not realized as a monthly sum. It is a tax credit received at the end of the year in a lump sum and must be filed for on an annual tax return. Also, certain income limitations may preclude receipt of part or all of the tax credit.

CHAPTER V

CONCLUSION

A completely unintended side benefit of this research has been the demonstration that a reasonably sophisticated data base inquiry system can be implemented in the BASIC language. The use of BASIC gives the model a degree of flexibility and enhancement capability, usually possessed only by other more sophisticated languages. It also allows for easier system maintenance and/or implementation by relatively unsophisticated personnel. Thus, from a computer implementation viewpoint, the use of BASIC for CAMRIS is interesting in, and of, itself.

The Computer-Assisted Military Retirement Information System (CAMRIS) is not intended to be the definitive solution to all of the problems of the current system used in the U.S. Air Force. CAMRIS will have served its purpose, however, if it succeeds in implanting the seed of an idea for the definitive solution.

With the many variables which are either not addressed, assumed or just left unanswered, CAMRIS may not even be a feasible solution. One should keep in mind,

however, that it is the method of solution that CAMRIS should be judged by. That method is based on the idea that a computer can be used to assist in the counseling effort so urgently needed in the Air Force. This method is not a new idea by any means. In fact, many books and articles exist on the subject. And, as one author put it: "In reality, the potential for computer use in the counseling field is limited only by man's creative ability to use it."¹⁴

The author of this paper firmly believes that the answer to most of the problems of the current Air Force information-providing and counseling system lies in a model similar to CAMRIS and, on behalf of all those military retirees who would benefit from such a system this author hopes that instead of discarding CAMRIS for its deficiencies, future researchers will improve on what is good and create a better system.

¹⁴Bingham, p. 22.

A P P E N D I C E S

A P P E N D I X 1

DEFINITIONS AND EXPLANATIONS

DEFINITIONS AND EXPLANATIONS

Privileges vs. Benefits

"Privileges" differ primarily from "benefits" in that privileges may often be restricted by reason of availability limitations. Conversely, benefits are vested rights--such as Veteran's Administration monetary awards, and Social Security coverage--and no such limits apply.

Retirement Pay Inversion Problem

Retired pay rates, which are adjusted periodically and automatically by increases in the Consumer Price Index (CPI) have, since 1972, increased more than active duty basic pay rates, which are adjusted annually based on the recommendation of the President and approval of the Congress. This amounts to a 12 percent annual increase in retired pay, and only a 6 percent increase annually in active duty pay. As a result, a situation exists (called pay inversion) where it is possible for a member retiring today to receive less retired pay than a member of the same grade and years of service who retired previously.

This has the effect of punishing a member for remaining on active duty.

Two provisions for this situation exist to help "save" pay by partially overcoming the pay inversion. Both provisions, however, are fairly complicated, and while not difficult to work through, they do require much time and pay table information for the last six years.

Computation of Retired Pay

Two provisions now exist which partially overcome the pay inversion problem. Both must be considered when estimating retired pay..

The first provision, which became effective 1 October 1967, by a ruling of the Comptroller General on one of the first cases concerned with this problem, provides that members may receive retired pay computed on either the active duty basic pay rate in effect on the date of retirement or the active duty basic pay rate immediately preceding the rate in effect on the date of retirement, CPI adjusted, whichever is greater. For example, a member retiring on 1 November 1977 may receive retired pay computed on the 1 October 1977 or the

1 October 1976 active duty basic pay rate (the 1976 pay rate will be CPI adjusted), whichever is greater.

The second provision, commonly referred to as the Tower Amendment, became effective 7 October 1975. This law provides that no member who retired since 1 January 1971 will receive less retired pay than he would have received if he had retired at an earlier date. However, under this provision, unlike the first provision, when a service member "backs up" to a previous pay rate, he can only be credited with the years of service and grade he held at that earlier date.

Since the problem has existed since 1972, this means that retirees could conceivably "back up" to the pay rate that existed in 1971. This means that a member's eligibility for retirement, time in grade, and service for pay must be computed for each year back to 1971 in order to determine which rate of pay is more favorable.

Computation of the above is further complicated by the fact that different formulas exist for officer and enlisted members, and each year's pay table must be assessable.

Survivor Benefit Plan

The Survivor Benefit Plan, Public Law 92-425, was signed into law by the President on 21 September 1972. This law provides survivor income up to 55 percent of the retired pay of officer or enlisted retirees of the Armed Forces. It is, in effect, an insurance policy that insures that a retiree's survivors receive some designated portion of his retired pay. The retiring member designates the amount he wishes his survivors to receive and his costs are determined accordingly. He must inform his service branch of his intentions to either take or not take SBP, in writing, prior to his retirement. Unlike many insurance policies, SBP costs to the retiree are nontaxable, while the survivor's annuity is taxed.

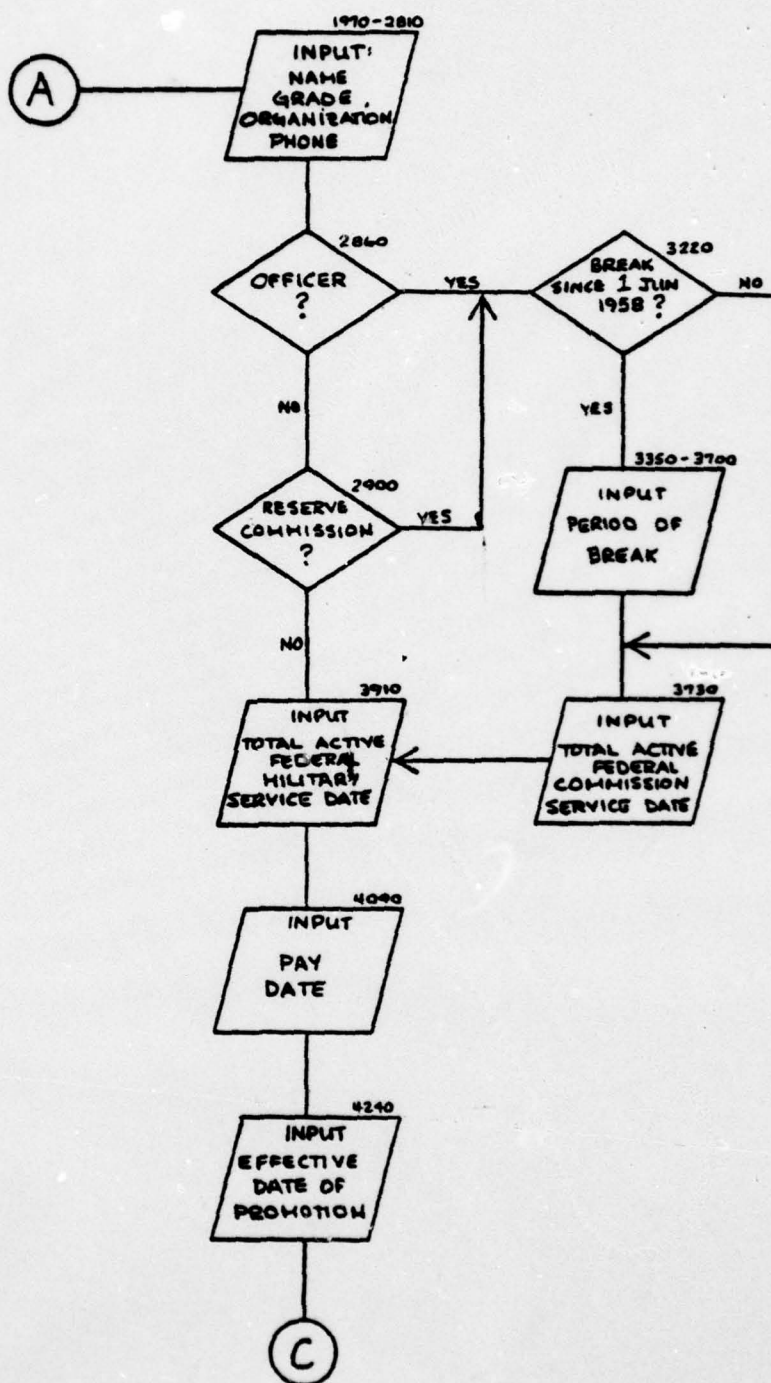
A P P E N D I X 2

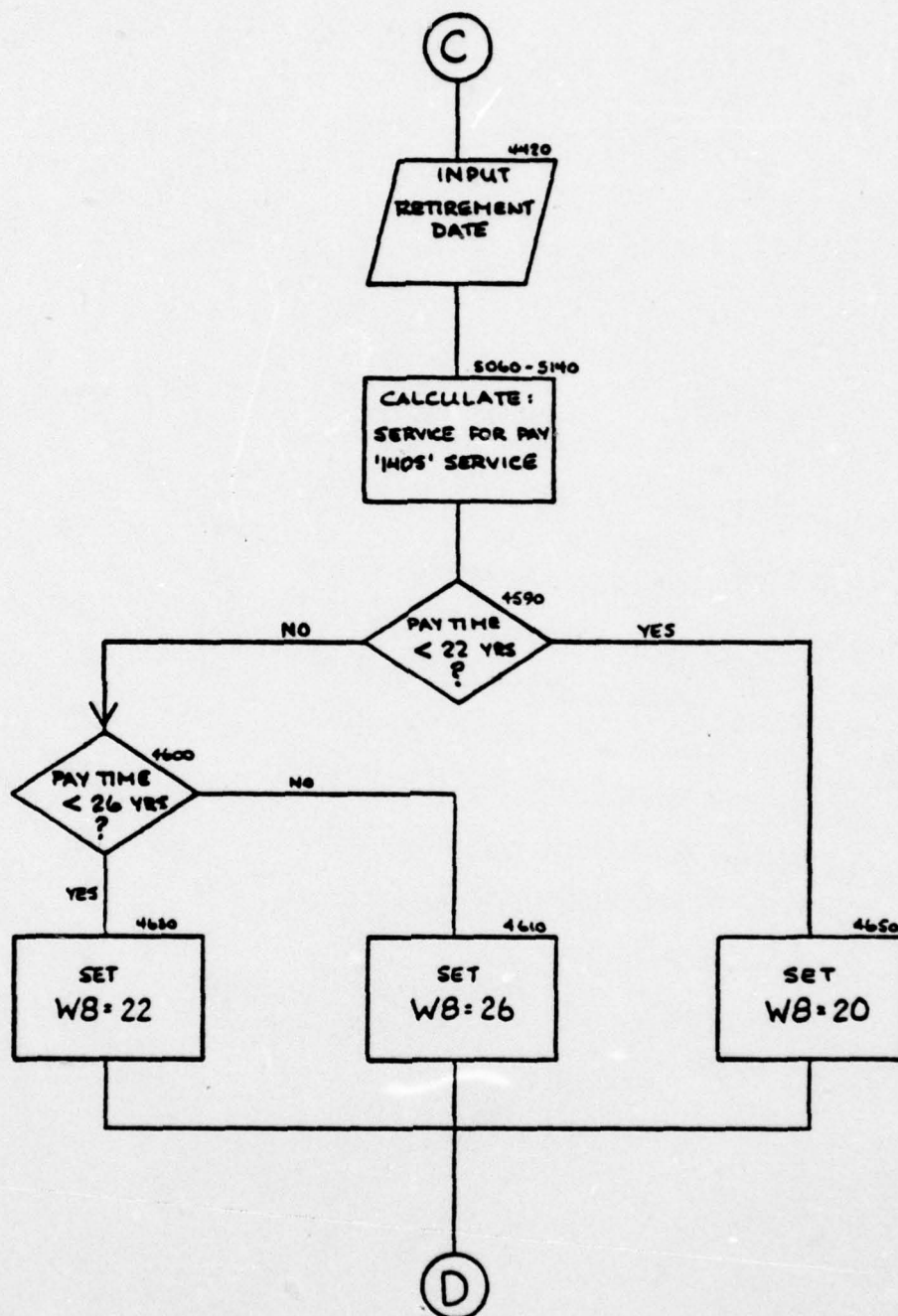
PROGRAM FLOW CHART

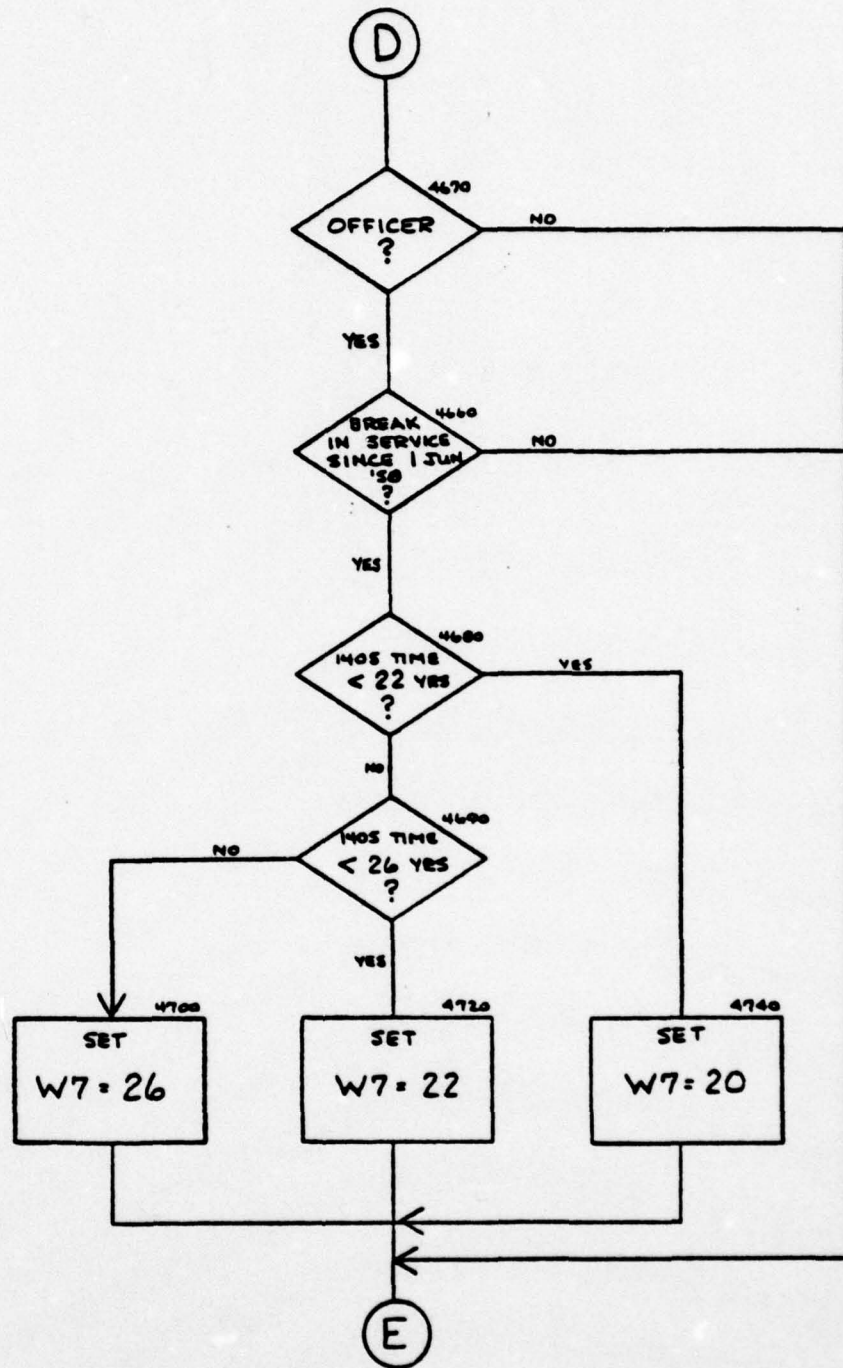
PROGRAM FLOW CHART

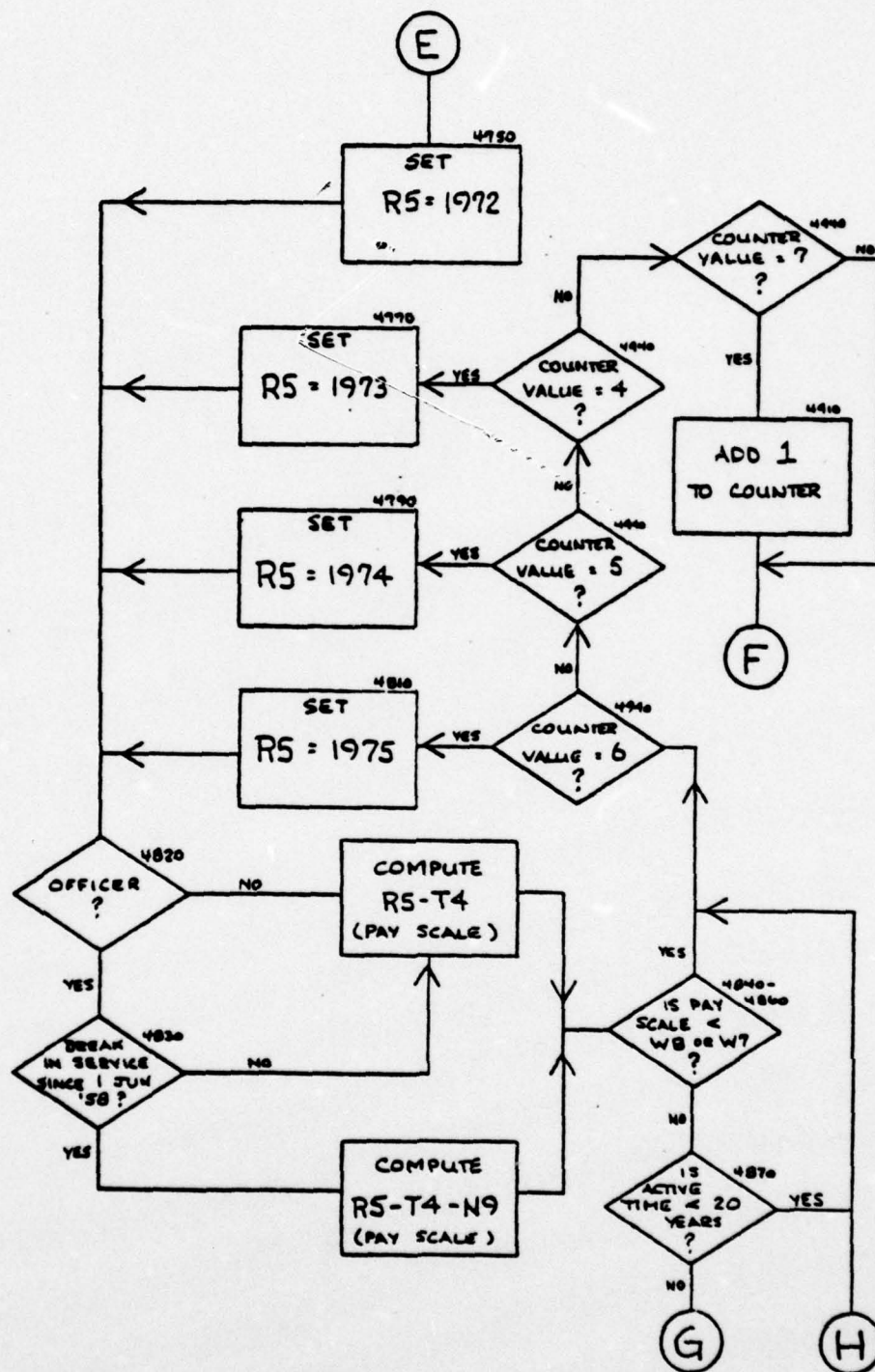
The following flow chart depicts the flow of the logic, decisions, input and output that comprises the proposed model. It has been added to this paper for one basic reason. It condenses, into a kind of shorthand, the proposed model in such a way as to allow a person (no matter how knowledgeable of a computer language) to understand the program.

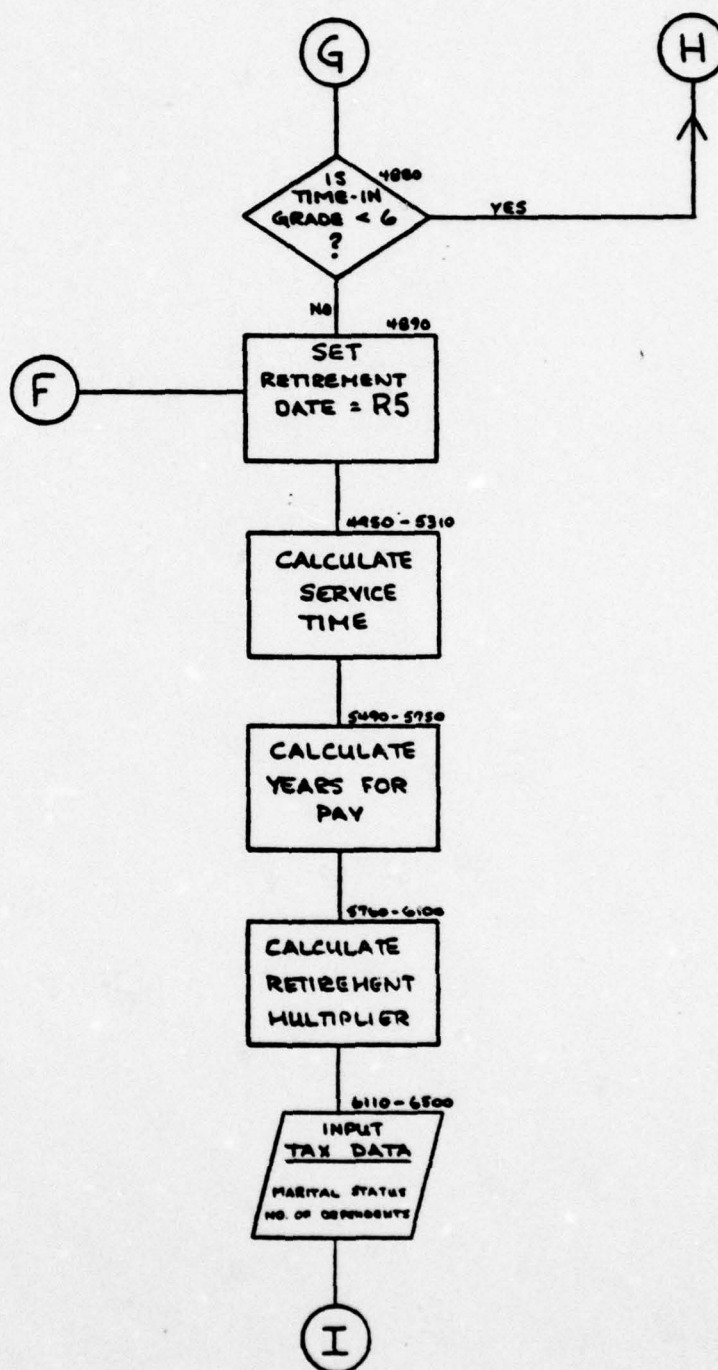
Within the flow chart, located near the top right-hand corner of each step, the line number(s) of the program which correspond(s) to that step have been provided for cross-reference purposes.

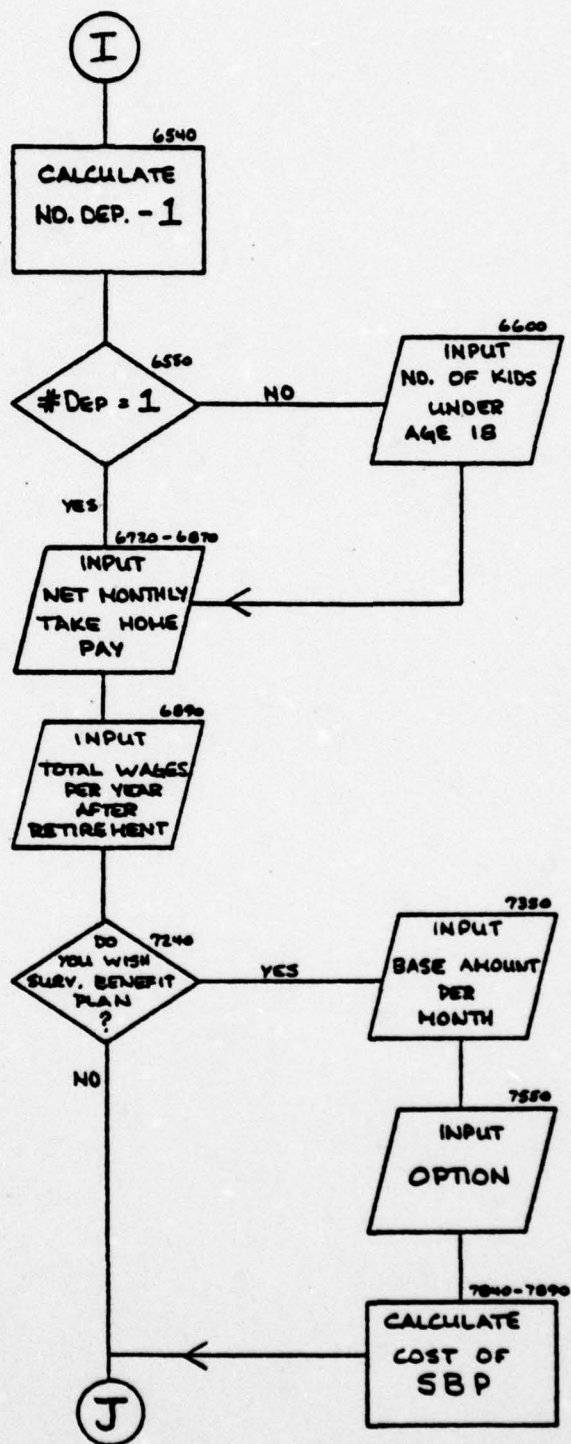


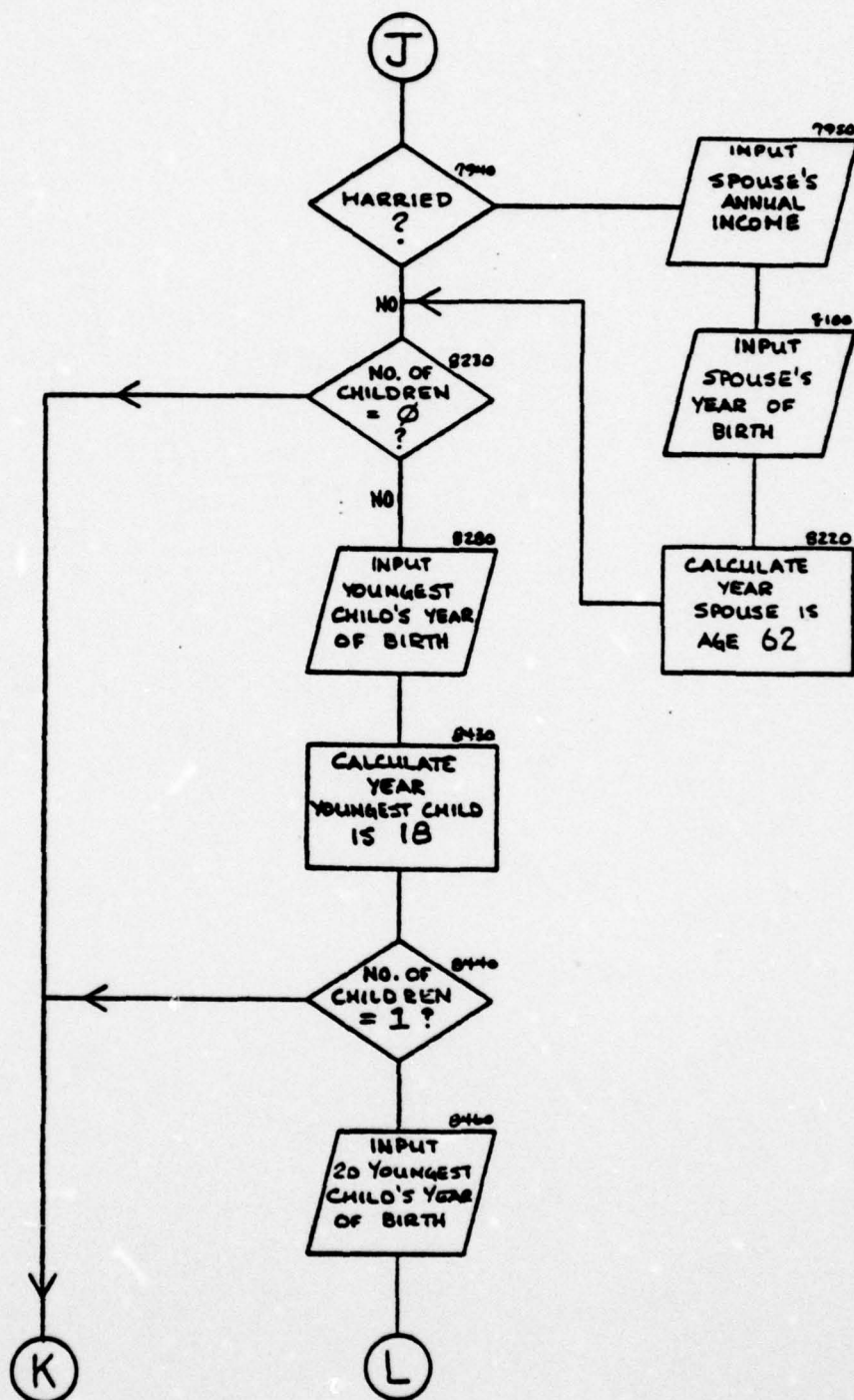


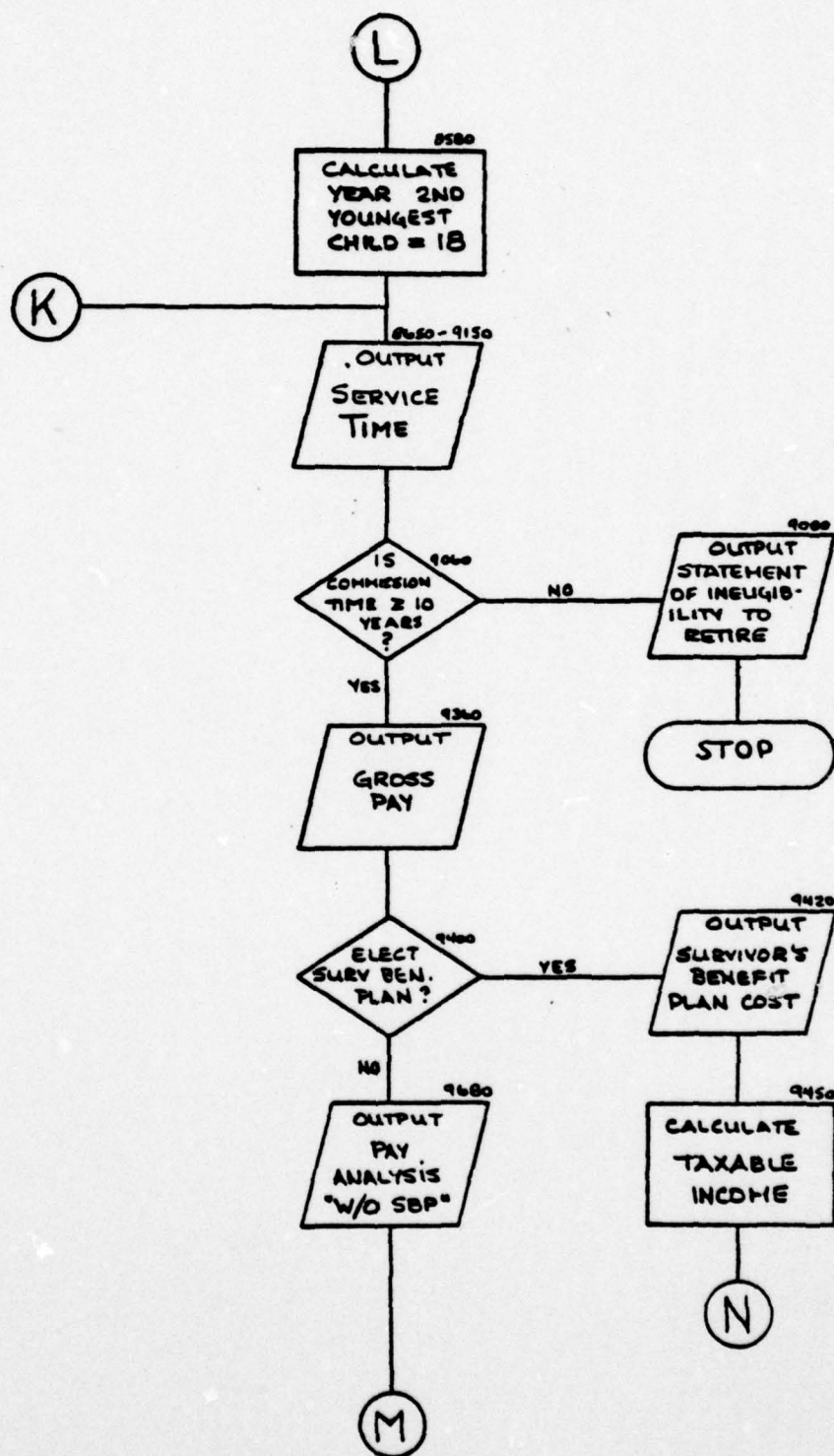


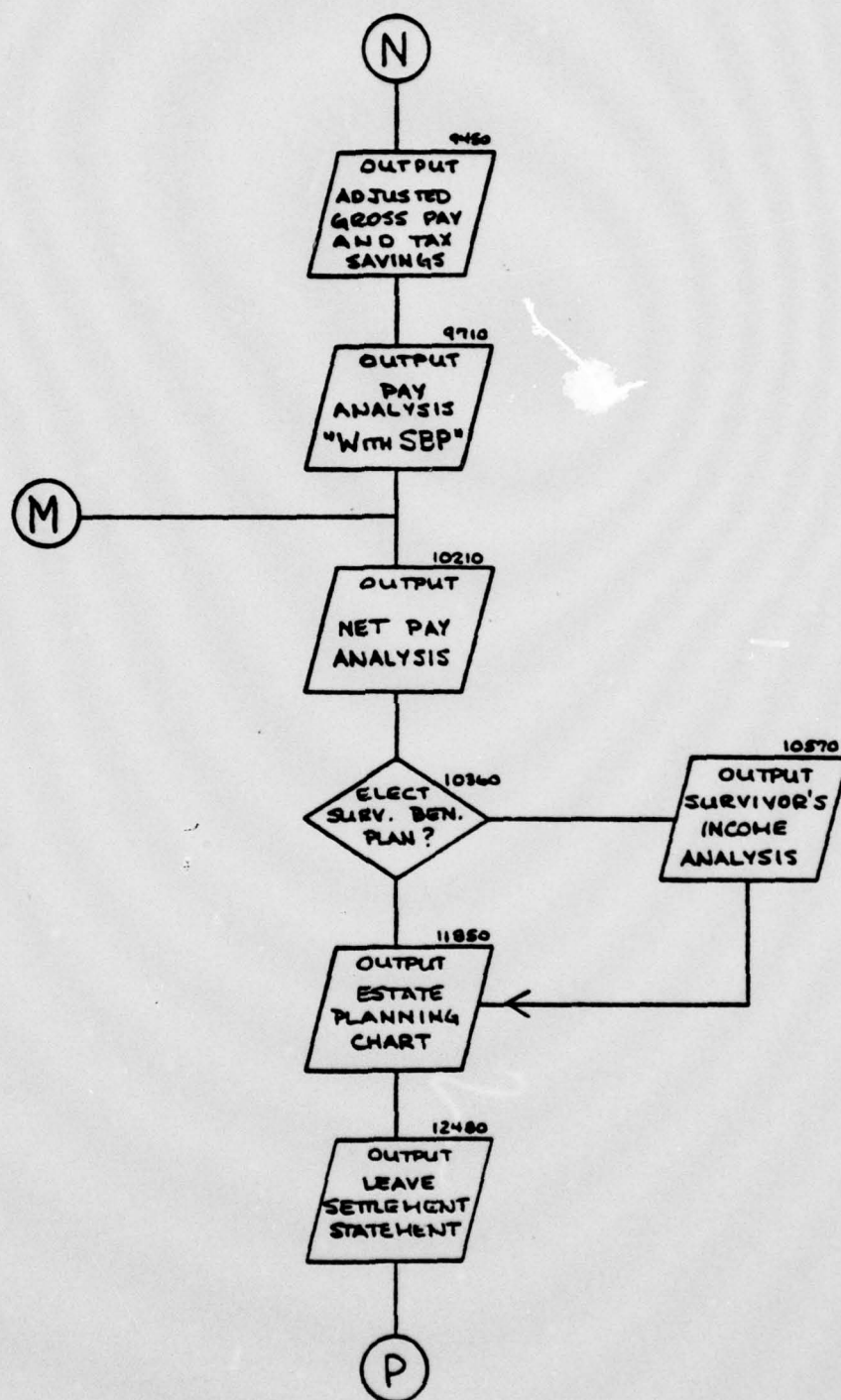


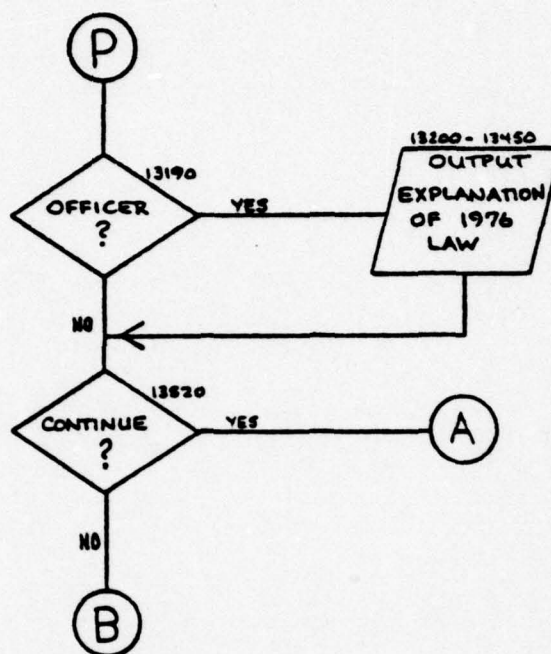












A P P E N D I X 3

THE COMPUTER MODEL

THE COMPUTER MODEL

The following pages (pp. 62-89) provide an exact listing of the computer program. To aid those interested in studying the program and how it works, the following index indicates what each portion of the program performs. Appendix 7 contains the listings of the files which the program accesses (which are accessed in lines 610 through 630 of the program).

Index, by Line Number, of CAMRIS

| | |
|-------------|--|
| 010 - 600 | Introduction and Instructions |
| 610 - 630 | Establish files for access |
| 640 - 1790 | Printout of Questionnaire |
| 1800 - 3200 | Input of Identification Data |
| 3210 - 4570 | Input of Service Dates |
| 4580 - 4940 | Determination of Best Pay Rate |
| 4950 - 5480 | Calculation of Service Time |
| 5490 - 5750 | Routine for Calculating Years for Retirement Pay |

| | |
|---------------|---|
| 5760 - 6100 | Routine for Calculating Years for Retirement Multiplier |
| 6110 - 8640 | Input of Tax, Deduction and Other Income Data |
| 8650 - 9170 | Presentation of Service Time and Pay Rate Used for Calculations |
| 9180 - 10370 | Presentation of Retired Pay |
| 10380 - 11120 | Presentations of Survi- vors Income |
| 11130 - 11820 | Tax Subroutine |
| 11830 - 12470 | Estate Planning Chart Presentation |
| 12480 - 13620 | Leave Settlement Presen- tation |
| 13630 - 14520 | Selected Information Subject Presentation |
| 14530 - 14930 | Subroutine for Rerouting Backup |
| 14940 - 15420 | Subroutine for "Hints" Information Presentation |
| 15430 - 15570 | Subroutine to Verify Numeric Input |
| 15580 - 16080 | Subroutine to Verify Date Input |
| 16090 - 16170 | Subroutine to Verify Grade Input |

16180 - 16410

Subroutine to Cross-
Reference SBP Option to
Marital Status and Num-
ber of Dependents

16420 - 16480

Subroutine to Verify
Income Input

[illegible]

```
00610 FILES TXY77, BASBAQ
00620 FILES RETAB2, RETAB3, RETAB4
00630 FILES RETAB5, RETAB6, RETAB7
00640 REM >>>>>>>>>>>>>>>>>> QUESTIONNAIRE PORTION >>>>>>>>>>>>>>>>>>
00650 PRINT
00660 PRINT "DO YOU WISH A PRINTOUT OF THE QUESTIONNAIRE (Y/N)";
00670 INPUT VS
00680 U = 2
00690 IF LEFT$(VS,1) = "N" GOTO 1690
00700 IF LEFT$(VS,1) = "Y" GOTO 750
00710 IF VS = "BACKUP" GOTO 70
00720 IF VS = "HELP" GOTO 14540
00730 IF VS <> "EXIT" GOTO 14560
00740 GOTO 1700
00750 PRINT <PA>
00760 PRINT <PA>
00770 PRINT "<<" TAB(70) ">>"
00780 PRINT
00790 PRINT
00800 PRINT TAB(16) "<< MILITARY RETIREMENT QUESTIONNAIRE >>"
00810 PRINT TAB(52) "BA 398 - SPRING 1978"
00820 PRINT
00830 BS = "....."
00840 AS = "...../...../....."
00850 CS = ES = "....."
00860 DS = "....."
00870 PRINT "NAME-"; DS; "GRADE-"; CS; "ORGN-"; BS; "PHONE-"; ES
00880 PRINT
00890 PRINT "***** QUESTIONS #1 AND 2 APPLY TO ENLISTED MEMBERS ";
00900 PRINT "ONLY. *****"
00910 PRINT
00920 PRINT "1. DOES APPLICANT HOLD A RESERVE COMMISSION (Y/N)"; ES
00930 PRINT
00940 PRINT "2. IF ANSWER TO QUESTION #1 IS 'Y', ENTER GRADE -"; ES
00950 PRINT
00960 PRINT "3. HAVE YOU HAD A BREAK IN ACTIVE SERVICE SINCE";
00970 PRINT " 1 JUNE 1958(Y/N)"; ES
00980 PRINT
00990 PRINT "   IF ANSWER TO QUESTION #3 IS 'Y', ENTER THE PERIOD OF THAT BREAK"
01000 PRINT " (MONTH, DAY, YEAR) "; AS; " TO "; AS
01010 PRINT
01020 PRINT "4. PAY DATE(TOTAL MILITARY SERVICE DATE)(M,D,Y) "; AS
01030 PRINT
01040 PRINT "5. TOTAL ACTIVE MILITARY SERVICE DATE (M,D,Y) "; AS
01050 PRINT
01060 PRINT "6. TOTAL ACTIVE COMMISSIONED SERVICE DATE(M,D,Y)"; AS
01070 PRINT
01080 PRINT "7. EFFECTIVE DATE OF PROMOTION TO THE GRADE IN "
01090 PRINT " WHICH YOU EXPECT TO RETIRE (DO NOT USE YOUR"
01100 PRINT " DATE OF RANK) (MONTH, DAY, YEAR) > > >"; AS
01110 PRINT
01120 PRINT "8. RETIREMENT DATE (MONTH, DAY, YEAR) > > >"; AS
01130 PRINT
01140 PRINT TAB(19) "<<<< TAX INFORMATION >>>>"
01150 PRINT TAB(6) "THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS"
01160 PRINT TAB(6) "WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE(1)"
01170 PRINT TAB(41) "*****"
01180 PRINT "9. DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY";
01190 PRINT " STATES-"
01200 PRINT " ARIZ., CALIF., IDAHO, NEVADA, NEW MEX.. TEXAS OR WASH.";
```


[illegible]


```

01810 PRINT
01820 PRINT "<<< TAB(70) >>>"
01830   FOR I = 1 TO 4
01840     PRINT " "
01850   NEXT I
01860 PRINT TAB(60) "PAGE 1 OF 5"
01870 PRINT
01880 PRINT TAB(4) "<<<< COMPUTER-ASSISTED MILITARY RETIREMENT";
01890 PRINT " INFORMATION SYSTEM >>>>"
01900 PRINT TAB(51) "BA 398 - SPRING 1978"
01910 PRINT
01920 PRINT TAB(7) "THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS"
01930 PRINT TAB(7) "(IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS,"
01940 PRINT TAB(7) "AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE"
01950 PRINT TAB(7) "COMPONENTS OF THE UNITED STATES AIR FORCE."
01960 PRINT
01970 PRINT TAB(17) "LAST NAME (EXAMPLE = JOHNSON)--";
01980 INPUT F1$
01990   U = 4
02000   IF F1$ = "BACKUP" GOTO 1700
02010   IF F1$ = "HELP" GOTO 14540
02020   IF F1$ = "EXIT" GOTO 13510
02030 PRINT TAB(17) "CURRENT GRADE(EXAMPLE= O5,E8)--";
02040 INPUT F2$
02050   U = 5
02060   IF F2$ = "BACKUP" GOTO 1960
02070   IF F2$ = "HELP" GOTO 14540
02080   IF F2$ = "EXIT" GOTO 13510
02090 IF F2$ = "O9" GOTO 2280
02100 IF F2$ = "O9" GOTO 2280
02110 IF F2$ = "O10" GOTO 2280
02120 IF F2$ = "O10" GOTO 2280
02130 IF F2$ = "W3" GOTO 2410
02140 IF F2$ = "W2" GOTO 2410
02150 IF F2$ = "W1" GOTO 2410
02160 IF F2$ = "31" GOTO 2280
02170 IF F2$ = "E1" GOTO 2280
02180 IF F2$ = "32" GOTO 2280
02190 IF F2$ = "E2" GOTO 2280
02200 IF F2$ = "33" GOTO 2280
02210 IF F2$ = "E3" GOTO 2280
02220 IF F2$ = "34" GOTO 2280
02230 IF F2$ = "E4" GOTO 2280
02240 GOSUB 2450
02250   GOSUB 16090
02260   IF F9 = 1 GOTO 14590
02270 GOTO 2700
02280 PRINT
02290 PRINT TAB(10) "THIS PRUGHAM IS NOT CAPABLE OF COMPUTING RETIREMENT"
02300 PRINT TAB(10) "PAY FOR OFFICERS IN GRADE "F2$". MORE ACCURATE"
02310 PRINT TAB(10) "INFORMATION AND CALCULATIONS MAY BE OBTAINED FROM"
02320 PRINT TAB(10) "THE LOCAL ACCOUNTING AND FINANCE OFFICE, THE RETIRED"
02330 PRINT TAB(10) "PAY DIVISION OF THE AIR FORCE ACCOUNTING AND FINANCE"
02340 PRINT TAB(10) "CENTER IN DENVER, COLORADO (INFORMATION TEL. NO. 8-"
02350 PRINT TAB(10) "555-0111), OR THE RETIRED PAY BRANCH OF THE US AIR"
02360 PRINT TAB(10) "FORCE MILITARY PERSONNEL CENTER IN SAN ANTONIO, TEXAS"
02370 PRINT TAB(10) "(INFORMAION TEL. NO. 8-487-1110)."
```



```

03010 U1 = 10
03020 U = 9
03030 IF A98 = "BACKUP" GOTO 2880
03040 IF A98 = "HELP" GOTO 14540
03050 IF A98 = "EXIT" GOTO 13510
03060 GOTO 3110
03070 FOR I = 1 TO 6
03080 PRINT <PA>
03090 NEXT I
03100 GOTO 13520
03110 F28 = A98
03120 GOSUB 2450
03130 IF LEFT$(A98,1) = "O" THEN 3190
03140 PRINT TAB(7) "***** GRADE";A98;"IS NOT A COMMISSIONED GRADE. ";
03150 PRINT "PLEASE REINPUT."
03160 GOTO 2990
03170 A78 = "N"
03180 GOTO 3900
03190 A28 = "Y"
03200 F78 = "Y"
03210 PRINT
03220 PRINT TAB(17) "HAVE YOU HAD A BREAK IN ACTIVE DUTY"
03230 PRINT TAB(17) "SERVICE SINCE 1 JUNE 1958 (Y/N)";
03240 INPUT A48
03250 U = 10
03260 IF LEFT$(A48,1) = "N" GOTO 3710
03270 IF LEFT$(A48,1) = "Y" GOTO 3340
03280 IF A48 = "BACKUP" GOTO 3320
03290 IF A48 = "HELP" GOTO 14540
03300 IF A48 <> "EXIT" GOTO 14560
03310 GOTO 13510
03320 IF U1 = 0 GOTO 2760
03330 GOTO 2880
03340 PRINT
03350 PRINT TAB(6) "BEGINNING DATE OF THAT BREAK (EXAMPLE = JUN,1,59)";
03360 INPUT N18,N2,N3
03370 U = 11
03380 IF N18 = "BACKUP" GOTO 3210
03390 IF N18 = "HELP" GOTO 14540
03400 IF N18 = "EXIT" GOTO 13510
03410 U28 = N18
03420 U6 = N3
03430 GOSUB 15580
03440 IF F9 = 1 GOTO 14590
03450 N1 = U5
03460 N3 = U6
03470 IF N2 = 31 GOTO 3500
03480 N4 = (N1)+((N2+1)/30.4375)+(N3*12)
03490 GOTO 3510
03500 N4 = (N1)+(N2/30.4375)+(N3*12)
03510 PRINT
03520 PRINT TAB(9) "ENDING DATE OF THAT BREAK (EXAMPLE = AUG,4,59)";
03530 INPUT N58,N6,N7
03540 U = 12
03550 IF N58 = "BACKUP" GOTO 3340
03560 IF N58 = "HELP" GOTO 14540
03570 IF N58 = "EXIT" GOTO 13510
03580 U28 = N58
03590 U6 = N7
03600 GOSUB 15580

```



```

03610 IF F9 = 1 GOTO 14590
03620 N5 = U5
03630 N7 = U6
03640 IF N6 = 31 GOTO 3670
03650 N8 = (N5)+((N6+1)/30.4375)+(N7*12)
03660 GOTO 3680
03670 N8 = (N5)+(N6/30.4375)+(N7*12)
03680 N9 = N8-N4
03690 REM>>>N9 = NON-CREDITABLE SERVICE FOR OFFICER (IN MONTHS)
03700 GOTO 3720
03710 N9 = 0
03720 PRINT
03730 PRINT TAB(1) "TOTAL ACTIVE COMMISSION SERVICE DATE";
03740 PRINT "(EXAMPLE = NOV,15,65)";
03750 INPUT S18,S2,S3
03760 U = 13
03770 IF S18 = "BACKUP" GOTO 3210
03780 IF S18 = "HELP" GOTO 14540
03790 IF S18 = "EXIT" GOTO 13510
03800 U28 = S18
03810 U6 = S3
03820 GUSUB 15580
03830 IF F9 = 1 GOTO 14590
03840 S1 = U5
03850 S3 = U6
03860 IF S2 = 31 GOTO 3890
03870 S4 = S1+((S2+1)/30.4375)+(S3*12)
03880 GOTO 3900
03890 S4 = S1+(S2/30.4375)+(S3*12)
03900 PRINT
03910 PRINT TAB(3) "TOTAL ACTIVE MILITARY SERVICE DATE";
03920 PRINT "(EXAMPLE = DEC,21,52)";
03930 INPUT R68,R7,R8
03940 U = 14
03950 IF R68 = "BACKUP" GOTO 4060
03960 IF R68 = "HELP" GOTO 14540
03970 IF R68 = "EXIT" GOTO 13510
03980 U28 = R68
03990 U6 = R8
04000 GUSUB 15580
04010 IF F9 = 1 GOTO 14590
04020 K6 = U5
04030 K8 = U6
04040 U = K6+(R7/30.4375)+(R8*12)
04050 GOTO 4080
04060 IF U1 = 1 GOTO 2880
04070 GOTO 3720
04080 PRINT
04090 PRINT "PAY DATE(TOTAL MILITARY SERVICE DATE)";
04100 PRINT "(EXAMPLE = OCT,15,50)";
04110 INPUT T18,T2,T3
04120 U = 15
04130 IF T18 = "BACKUP" GOTO 3900
04140 IF T18 = "HELP" GOTO 14540
04150 IF T18 = "EXIT" GOTO 13510
04160 U28 = T18
04170 U6 = T3
04180 GUSUB 15580
04190 IF F9 = 1 GOTO 14590
04200 T1 = U5

```

```

04210 T3 = U6
04220 T4 = T1+(T2/30.4375)+(T3*12)
04230 PRINT
04240 PRINT "EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK!) TO THE"
04250 PRINT "GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT,22,72) ";
04260 INPUT Q78,08,09
04270 U = 16
04280 IF Q78 = "BACKUP" GOTO 4080
04290 IF Q78 = "HELP" GOTO 14540
04300 IF Q78 = "EXIT" GOTO 13510
04310 U28 = Q78
04320 U6 = Q9
04330 GOSUB 15580
04340 IF F9 = 1 GOTO 14590
04350 Q7 = U5
04360 Q9 = U6
04370 IF Q8 = 31 GOTO 4400
04380 Q4 = Q7+((Q8+1)/30.4375)+(Q9*12)
04390 GOTO 4410
04400 Q4 = Q7+(Q8/30.4375)+(Q9*12)
04410 PRINT
04420 PRINT TAB(12) "RETIREMENT DATE (EXAMPLE = DEC.30,77)";
04430 INPUT R18,R2,R3
04440 U = 17
04450 IF R18 = "BACKUP" GOTO 4230
04460 IF R18 = "HELP" GOTO 14540
04470 IF R18 = "EXIT" GOTO 13510
04480 U28 = R18
04490 U6 = R3
04500 GOSUB 15580
04510 IF F9 = 1 GOTO 14590
04520 R1 = U5
04530 R3 = U6
04540 IF R2 = 31 GOTO 4570
04550 R4 = (R1)+((R2+1)/30.4375)+(R3*12)
04560 GOTO 4580
04570 R4 = (R1)+(R2/30.4375)+(R3*12)
04580 U1 = 3
04590 IF R4-T4 < 264.00 GOTO 4650
04600 IF R4-T4 < 312.00 GOTO 4630
04610 W8 = 312.00
04620 GOTO 4660
04630 W8 = 264.00
04640 GOTO 4660
04650 W8 = 240.00
04660 IF N9 = 0 GOTO 4750
04670 IF LEFT$(A28,1) = "N" GOTO 4750
04680 IF R4-T4-N9 < 264.00 GOTO 4740
04690 IF R4-T4-N9 < 312.00 GOTO 4720
04700 W7 = 312.00
04710 GOTO 4750
04720 W7 = 264.00
04730 GOTO 4750
04740 W7 = 240.00
04750 R5 = 897.0184805
04760 GOTO 4820
04770 R5 = 909.0184805
04780 GOTO 4820
04790 R5 = 921.0184805
04800 GOTO 4820

```

```

04810 R5 = 933.0184805
04820 IF LEFTS(A28,1) = "N" GOTO 4830
04830 IF N9 > 0 GOTO 4860
04840 IF R5-T4 < W8 GOTO 4910
04850 GOTO 4870
04860 IF R5-T4-N9 < W7 GOTO 4910
04870 IF K5-U < 240.00 GOTO 4910
04880 IF R5-Q4 < 6.00 GOTO 4910
04890 R4 = R5
04900 GOTO 4950
04910 U1 = U1+1
04920 REM >>> THE FOLLOWING STATEMENT CAUSES PROGRAM TO SELECT THE RIGHT
04930 REM >>> YEAR'S PAY SCALE ONCE LINES 4850-4870 ARE SATISFIED.
04940 ON U1-3 GOTO 4770,4790,4810,4950,4950
04950 REM >>> OFFICER : ACTIVE + INACTIVE TIME = SERVICE FOR PAY
04960 REM >>> H4 = RETIREMENT DATE IN MONTHS
04970 REM >>> T4 = TOTAL MILITARY SERVICE DATE IN MONTHS
04980 REM >>> D = TOTAL ACTIVE TIME IN MONTHS
04990 REM >>> Q4 = TOTAL TIME IN CURRENT GRADE IN MONTHS
05000 Z1 = H4-T4
05010 GOSUB 5320
05020 W1 = Z1
05030 W2 = Z6
05040 W3 = Z8
05050 IF LEFTS(A28,1) = "N" GOTO 5150
05060 REM >>>>>> SECTION 1405, 10 USC, SERVICE FOR RETIREMENT MULTIPLIER
05070 REM >>> T4 = TOTAL MILITARY SERVICE DATE IN MONTHS
05080 REM >>> N9 = INACTIVE TIME SERVED AFTER 1 JUN 58 IN MONTHS
05090 Z1 = H4-(T4+N9)
05100 GOSUB 5320
05110 REM >>> T5,T6,T7 = SECTION 1405 TIME <> (Y,M,D)
05120 T5 = Z1
05130 T6 = Z6
05140 T7 = Z8
05150 REM >>>>>> TOTAL ACTIVE TIME
05160 Z1 = H4-D
05170 GOSUB 5320
05180 REM >>> L3,L6,L8 = ACTIVE TIME <> (Y,M,D)
05190 L3 = Z1
05200 L6 = Z6
05210 L8 = Z8
05220 IF LEFTS(A28,1) = "N" GOTO 5490
05230 REM >>> H4 = RETIREMENT DATE
05240 REM >>> S4 = COMMISSIONED DATE IN MONTHS
05250 Z1 = H4-S4
05260 GOSUB 5320
05270 REM >>> K3,K6,K8 = COMMISSIONED TIME <> (Y,M,D)
05280 K3 = Z1
05290 K6 = Z6
05300 K8 = Z8
05310 GOTO 5490
05320 REM >>>>>>> SUBROUTINE FOR CALCULATING YEARS,MONTHS,DAYS
05330 Z2 = Z1/12
05340 Z3 = INT(Z2)
05350 Z4 = Z2-Z3
05360 Z5 = Z4*12
05370 Z6 = INT(Z5)
05380 Z7 = Z5-Z6
05390 Z8 = Z7*30.4375
05400 IF Z8 > 29.5 GOTO 5420

```



```

05410 GOTU 5440
05420 Z6 = Z6+1
05430 Z8 = 0
05440 IF Z6 > 11 GOTO 5460
05450 GOTU 5480
05460 Z3 = Z3+1
05470 Z6 = Z6-12
05480 RETURN
05490 REM >>>>>>> ROUTINE FOR CALCULATING YRS FOR RETIREMENT PAY
05500 IF LEFT$(A28,1) = "N" GOTO 5630
05510 IF N9 > 0 GOTO 5600
05520 IF M4-T4 < 264 GOTO 5580
05530 IF M4-T4 < 312 GOTO 5560
05540 M9 = 26
05550 GOTU 5660
05560 M9 = 22
05570 GOTU 5660
05580 M9 = 20
05590 GOTU 5660
05600 IF M4-T4-M9 < 264 GOTO 5580
05610 IF M4-T4-M9 < 312 GOTU 5560
05620 GOTU 5540
05630 IF R4-D < 264 GOTO 5580
05640 IF M4-D < 312 GOTO 5560
05650 GOTU 5540
05660 REM >>> FILE #U1 = THE RETAN FILES = RETIRED PAY TABLES
05670 RESTORE #U1
05680 FOR I = 1 TO 84
05690 READ #U1, A18
05700 IF A18 = F28 GOTU 5720
05710 NEXT I
05720 FOR J = 1 TO 3
05730 READ #U1, X, R
05740 IF X = M9 GOTU 5760
05750 NEXT J
05760 REM >>>>>>> YEARS FOR RETIREMENT PAY MULTIPLIER ROUTINE
05770 IF LEFT$(A28,1) = "Y" GOTO 5830
05780 REM >>> X3,X6,X8 = YEARS FOR RETIREMENT PAY
05790 X3 = L3
05800 X6 = L6
05810 X8 = L8
05820 GOTU 5860
05830 X3 = T5
05840 X6 = T6
05850 X8 = T7
05860 IF X8 < 30 GOTU 5880
05870 X6 = X6+1
05880 IF X6 >= 18 GOTU 5950
05890 IF X6 >= 6 GOTU 5930
05900 X6 = 0
05910 X8 = 0
05920 GOTU 5980
05930 X3 = X3+1
05940 GOTU 5960
05950 X3 = X3+2
05960 X6 = 0
05970 X8 = 0
05980 REM >>> P1 = ACTIVE DUTY PAY
05990 REM >>> P2 = RETIREMENT PAY MULTIPLIER
06000 REM >>> P4 = YEAR OF ACTIVE DUTY PAY RAISE MOST BENEFICIAL

```

```

06010 P1 = R
06020 P2 = X3*.025
06030 IF U1 = 8 GOTO 6080
06040 R = R*P2*1.024
06050 REM >>> 1.024 REFLECTS THE 1 MAR 78 CPI INCREASE. TO REFLECT
06060 REM >>> FUTURE CPI INCREASES, MERELY ADD THEM ON TO THIS FORMULA.
06070 GOTO 6090
06080 R = R*P2*1.0119
06090 P4 = U1+69
06100 PRINT
06110 PRINT TAB(22) "<<<<< TAX INFORMATION >>>>>"
06120 PRINT
06130 PRINT TAB(7) "THE FOLLOWING INFORMATION IS REQUIRED FOR TAX";
06140 PRINT " CALCULATIONS."
06150 PRINT TAB(7) "WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE."
06160 PRINT TAB(42) "*****"
06170 PRINT
06180 PRINT TAB(5) "DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY";
06190 PRINT " PROPERTY STATES--"
06200 PRINT TAB(5) "ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS";
06210 PRINT " OR WASH. (Y/N)";
06220 INPUT C1$
06230 U = 18
06240 IF LEFT$(C1$,1) = "N" GOTO 6300
06250 IF LEFT$(C1$,1) = "Y" GOTO 6300
06260 IF C1$ = "BACKUP" GOTO 4410
06270 IF C1$ = "HELP" GOTO 14540
06280 IF C1$ <> "EXIT" GOTO 14560
06290 GOTO 13510
06300 PRINT
06310 PRINT TAB(24) "ARE YOU MARRIED (Y/N)";
06320 INPUT M$
06330 U = 19
06340 IF LEFT$(M$,1) = "N" GOTO 6400
06350 IF LEFT$(M$,1) = "Y" GOTO 6400
06360 IF M$ = "BACKUP" GOTO 6170
06370 IF M$ = "HELP" GOTO 14540
06380 IF M$ <> "EXIT" GOTO 14560
06390 GOTO 13510
06400 PRINT
06410 PRINT TAB(9) "HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF)";
06420 INPUT D1$
06430 U = 20
06440 IF D1$ = "BACKUP" GOTO 6300
06450 IF D1$ = "HELP" GOTO 14540
06460 IF D1$ = "EXIT" GOTO 13510
06470 U7$ = D1$
06480 GOSUB 15430
06490 IF F9 = 1 GOTO 14590
06500 D1 = VAL(D1$)
06510 IF D1 >= 1 GOTO 6530
06520 D1 = 1
06530 PRINT
06540 D2 = D1-1
06550 IF D1 = 1 GOTO 6700
06560 IF D1 >= 3 GOTO 6580
06570 IF LEFT$(M$,1) = "Y" GOTO 6700
06580 PRINT TAB(5) "NUMBER OF CHILDREN UNDER 18 YEARS OF AGE AT ";
06590 PRINT "RETIREMENT DATE";
06600 INPUT D3$

```

```

06610 U = 21
06620 IF DJS = "BACKUP" GOTO 6400
06630 IF DJS = "HELP" GOTO 14540
06640 IF DJS = "EXIT" GOTO 13510
06650 U7S = DJS
06660 GOSUB 15430
06670 IF F9 = 1 GOTO 14590
06680 D3 = VAL(DJS)
06690 GOTO 6710
06700 U3 = 0
06710 PRINT
06720 PRINT TAB(14) "<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>"
06730 PRINT
06740 PRINT TAB(3) "TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL";
06750 PRINT " ALLLOTMENT DEDUCTIONS"
06760 PRINT
06770 PRINT TAB(5) "ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY)";
06780 PRINT "EXAMPLE =900";
06790 INPUT I6S
06800 U = 22
06810 IF I6S = "BACKUP" GOTO 6580
06820 IF I6S = "HELP" GOTO 14540
06830 IF I6S = "EXIT" GOTO 13510
06840 U7S = I6S
06850 GOSUB 15430
06860 IF F9 = 1 GOTO 14590
06870 I6 = VAL(I6S)
06880 PRINT
06890 PRINT TAB(1) "AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL";
06900 PRINT " BE YOUR ESTIMATED"
06910 PRINT TAB(1) "TOTAL EARNINGS FROM WAGES PER YEAR."
06920 PRINT TAB(1) "DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST";
06930 PRINT " & INVESTMENTS."
06940 PRINT TAB(1) "DO NOT INCLUDE YOUR SPOUSE'S EARNINGS<>EXAMPLE= 8500";
06950 INPUT E2S
06960 U = 23
06970 IF E2S = "BACKUP" GOTO 6730
06980 IF E2S = "HELP" GOTO 14540
06990 IF E2S = "EXIT" GOTO 13510
07000 U7S = E2S
07010 GOSUB 15430
07020 IF F9 = 1 GOTO 14590
07030 E2 = VAL(E2S)
07040 IF E2 < 99999 GOTO 7070
07050 W5 = E2
07060 GOSUB 16420
07070 PRINT
07080 PRINT
07090 PRINT
07100 PRINT "<<< TAB(70) >>>"
07110 FOR I = 1 TO 4
07120 PRINT " "
07130 NEXT I
07140 PRINT TAB(60) "PAGE 2 OF 5"
07150 PRINT
07160 PRINT
07170 IF LEFTS(W5,1) = "Y" GOTO 7220
07180 IF U3 > 0 GOTO 7220
07190 S5 = "N"
07200 S5 = S + B9 = 0

```



```

07210 GOTO 7930
07220 PRINT TAB(22) "<<< SURVIVOR INFORMATION >>>"
07230 PRINT
07240 PRINT TAB(16) "DO YOU WISH SURVIVOR'S BENEFIT PLAN (Y/N)";
07250 INPUT S$
07260 U = 24
07270 IF LEFT$(S$,1) = "N" GOTO 7930
07280 IF LEFT$(S$,1) = "Y" GOTO 7330
07290 IF S$ = "BACKUP" GOTO 6890
07300 IF S$ = "HELP" GOTO 14540
07310 IF S$ <> "EXIT" GOTO 14560
07320 GOTO 13510
07330 PRINT
07340 L5 = INT(K)
07350 PRINT "      BASE AMOUNT PER MONTH(MINIMUM = 300 <> MAXIMUM =";L5;"");
07360 INPUT S$
07370 U = 25
07380 IF S$ = "BACKUP" GOTO 7230
07390 IF S$ = "HELP" GOTO 14540
07400 IF S$ = "EXIT" GOTO 13510
07410 U$ = S$
07420 GOSUB 15430
07430 IF F9 = 1 GOTO 14590
07440 S$ = VAL(S$)
07450 IF S$ >= 300 GOTO 7490
07460 IF S$ = 0 GOTO 7490
07470 S$ = 300
07480 GOTO 7520
07490 IF S$ <= R GOTO 7520
07500 S$ = R
07510 REM >>> ABOVE 6 LINES INSURE S$ IS >= 300 OR <= R
07520 B9 = S$
07530 PRINT
07540 PRINT
07550 PRINT TAB(28) "<<< OPTIONS >>>"
07560 PRINT
07570 F9 = 0
07580 PRINT TAB(9) "(A)SPOUSE <> (B)SPOUSE & CHILD <> (C)CHILD (EXAMPLE=B)";
07590 INPUT S2$
07600 U = 26
07610 IF S2$ = "BACKUP" GOTO 7330
07620 IF S2$ = "HELP" GOTO 14540
07630 IF S2$ = "EXIT" GOTO 13510
07640 IF S2$ = "A" GOTO 7710
07650 IF S2$ = "SPOUSE" GOTO 7710
07660 IF S2$ = "B" GOTO 7710
07670 IF S2$ = "SPOUSE & CHILD" GOTO 7710
07680 IF LEFT$(S2$,1) = "C" GOTO 7710
07690 PRINT "PLEASE REINPUT YOUR RESPONSE."
07700 GOTO 14590
07710 GOSUB 16180
07720 IF F9 = 0 GOTO 7790
07730 IF LEFT$(S6$,1) = "N" GOTO 7790
07740 IF LEFT$(S6$,1) = "Y" GOTO 7560
07750 IF S6$ = "BACKUP" GOTO 7560
07760 IF S6$ = "HELP" GOTO 14540
07770 IF S6$ <> "EXIT" GOTO 14560
07780 GOTO 13510
07790 IF S2$ = "A" GOTO 7850
07800 IF S2$ = "SPOUSE" GOTO 7850

```

```

07810 IF S2$ = "B" GOTO 7880
07820 IF S2$ = "SPOUSE & CHILD" GOTO 7880
07830 IF LEFT$(S2$,1) = "C" GOTO 7910
07840 REM >>> COST FOR SPOUSE ONLY >>>>>
07850 S = (.025*300)+(.1*(S5-300))
07860 GOTO 7920
07870 REM >>> COST FOR SPOUSE AND CHILD
07880 S = (.025*300)+(.1*(S5-300))+(.005*S5)
07890 GOTO 7920
07900 REM >>> COST FOR CHILD ONLY
07910 S = S5+.03
07920 S = S*12
07930 PRINT
07940 IF LEFT$(M$,1) = "N" GOTO 8230
07950 PRINT "YOUR SPOUSE'S TOTAL ANNUAL WAGES AFTER YOU RETIRE";
07960 PRINT "<>EXAMPLE= 7300";
07970 INPUT E6$
07980 U = 27
07990 IF E6$ = "BACKUP" GOTO 7560
08000 IF E6$ = "HELP" GOTO 14540
08010 IF E6$ = "EXIT" GOTO 13510
08020 U7$ = E6$
08030 GOSUB 15430
08040 IF F9 = 1 GOTO 14590
08050 E6 = VAL(E6$)
08060 IF E2 + E6 < 99999 GOTO 8090
08070 A5 = E2+E6
08080 GOSUB 16420
08090 PRINT
08100 PRINT TAB(12) "THE YEAR OF YOUR SPOUSE'S BIRTH(EXAMPLE= 1935)";
08110 INPUT L1$
08120 U = 28
08130 IF L1$ = "BACKUP" GOTO 7930
08140 IF L1$ = "HELP" GOTO 14540
08150 IF L1$ = "EXIT" GOTO 13510
08160 U7$ = L1$
08170 GOSUB 15430
08180 IF F9 = 1 GOTO 14590
08190 U6 = VAL(L1$)
08200 GOSUB 15980
08210 L1 = U6
08220 L1 = L1+1960
08230 IF U3 = 0 GOTO 8590
08240 PRINT
08250 PRINT "THE FOLLOWING QUESTION(S) APPLY TO CHILDREN UNDER 18";
08260 PRINT " A1 RETIREMENT DATE"
08270 PRINT
08280 PRINT TAB(8) "THE YEAR OF YOUR YOUNGEST CHILD'S BIRTH(EXAMPLE= 1958)";
08290 INPUT L2$
08300 U = 29
08310 IF L2$ = "BACKUP" GOTO 8410
08320 IF L2$ = "HELP" GOTO 14540
08330 IF L2$ = "EXIT" GOTO 13510
08340 U7$ = L2$
08350 GOSUB 15430
08360 IF F9 = 1 GOTO 14590
08370 U6 = VAL(L2$)
08380 GOSUB 15980
08390 L2 = U6
08400 GOTO 8430

```

[illegible]


```

09010 REM >>> P4 = THE YEAR OF THE ACTIVE DUTY PAY RAISE THAT
09020 REM >>> THE RETIRED PAY IS CALCULATED FROM.
09030 PRINT USING 9040, P4
09040 : 1 OCT 81 YRS MOS DAYS YRS MOS DAYS YRS MOS DAYS
09050 IF LEFTS(A28,1) = "N" GOTO 9110
09060 IF K3 >= 10 GOTO 9140
09070 PRINT
09080 PRINT TAB(19) "INELIGIBLE TO RETIRE IN COMMISSIONED GRADE -"
09090 PRINT TAB(13) "RECHECK INPUT FOR TOTAL ACTIVE COMMISSIONED SERVICE DATE"
09100 GOTO 13510
09110 PRINT
09120 PRINT TAB(4) "RETIRED PAY = BASIC PAY X 2.5% FOR EACH YEAR OF ACTIVE SERVICE"
09130 GOTO 9160
09140 PRINT
09150 PRINT TAB(4) "RETIRED PAY = BASIC PAY X 2.5% FOR EACH YEAR OF '1405' SERVICE"
09160 O38 = "<><><>"
09170 GOTO 9290
09180 T5 = Y6-(750*D1)
09190 GOSUB 11140
09200 U7 = T1
09210 U8 = T3
09220 U9 = T2
09230 T5 = Y6-S-(750*D1)
09240 GOSUB 11140
09250 T1 = U7-T1
09260 T3 = U8-T3
09270 T2 = U9-T2
09280 RETURN
09290 Y5 = R
09300 Y6 = Y5*12
09310 B = Y6
09320 Y7 = S/12
09330 Y8 = Y5-Y7
09340 PRINT
09350 PRINT
09360 PRINT TAB(45) "ANNUAL" TAB(55) "MONTHLY"
09370 PRINT TAB(45) O38 TAB(55) O38;"<"
09380 PRINT USING 9390,B,Y5
09390 : GROSS RETIREMENT PAY: $00000 $00000
09400 IF LEFTS(S8,1) = "N" GOTO 9550
09410 B = B-S
09420 PRINT USING 9430,S,Y7
09430 : SURVIVOR BENEFIT PLAN REDUCTION: -S00000 -S00000
09440 PRINT TAB(10) O38;O38;O38;O38;O38;"<>" TAB(45) O38 TAB(55) O38;"<"
09450 PRINT USING 9460,B,Y8
09460 : ADJUSTED GROSS(=TAXABLE INCOME): $00000 $00000
09470 PRINT
09480 GOSUB 9160
09490 PRINT USING 9500,T1,T3
09500 : (TAX SAVINGS DUE TO SBP: $00000 $00000)
09510 REM >>> 'A' SERIES = ANNUITY 'C' SERIES = TAX CREDIT
09520 REM >>> 'D' SERIES = DEPENDENTS 'E' SERIES = OTHER EARNINGS
09530 REM >>> 'H' SERIES = TAKE HOME 'I' SERIES = INSURANCE(SBP)
09540 REM >>> 'S' SERIES = SOCIAL SECURITY 'T' SERIES = TAXES
09550 I = B/24
09560 M = B/12
09570 T5 = B-(750*D1)
09580 GOSUB 11140
09590 A1 = B-T1
09600 A2 = A1/24

```

```
09610 A3 = A1/12  
09620 A4 = B  
09630 A5 = A4/24  
09640 A6 = A4/12  
09650 PRINT  
09660 PRINT  
09670 IF LEFT$(S8,1) = "Y" GOTO 9710  
09680 PRINT TAB(10) "<<<< INCOME WITHOUT SURVIVOR'S BENEFIT PLAN >>>>"  
09690 PRINT  
09700 GOTO 9730  
09710 PRINT TAB(10) "<<<< INCOME WITH SURVIVOR'S BENEFIT PLAN >>>>"  
09720 PRINT  
09730 O1$ = "          <<< ANALYSIS >>>           ANNUAL   MONTHLY   BIMONTHLY"  
09740 O2$ = "          (<><><><><><><>)      (<><>)  (<><><>)  (<><><>)"  
09750 PRINT O1$  
09760 PRINT O2$  
09770 PRINT USING 10610,B,M,I  
09780 PRINT USING 10630,T1,T3,T2  
09790 PRINT O2$  
09800 PRINT USING 10650,A1,A3,A2  
09810 PRINT O2$  
09820 IF LEFT$(M8,1) = "Y" GOTO 9860  
09830 E6 = 0  
09840 E3 = E2  
09850 GOTO 9870  
09860 E3 = E6+E2  
09870 IF E3 = 0 GOTO 9900  
09880 T5 = B+E3-(750*D1)  
09890 GOSUB 11140  
09900 A7 = A1+C1  
09910 A8 = A7/24  
09920 A9 = A7/12  
09930 PRINT USING 10660,C1,C2,C3  
09940 IF T1 > 457 GOTO 9970  
09950 PRINT USING 10670,A4,A6,A5  
09960 GOTO 9980  
09970 PRINT USING 10670,A7,A9,A8  
09980 IF E3 = 0 GOTO 10130  
09990 IF E3 < 99999 GOTO 10010  
10000 E3 = 99999  
10010 E4 = E3/24  
10020 E5 = E3/12  
10030 PRINT USING 10680,E3,E5,E4  
10040 T1 = T1-C1  
10050 H1 = A4+E3-T1  
10060 IF H1< 99999 GOTO 10080  
10070 H1 = 99999  
10080 H2 = H1/24  
10090 H3 = H1/12  
10100 PRINT USING 10690,T1,T3,T2  
10110 PRINT U2$  
10120 PRINT USING 10700,H1,H3,H2  
10130 IF I6 <= 0 GOTO 10360  
10140 IF T1 > 457 GOTO 10170  
10150 I7 = I6-A6  
10160 GOTO 10180  
10170 I7 = I6-A9  
10180 FOR I = 1 TO 4  
10190 PRINT " "  
10200 NEXT I
```

[illegible]

[illegible]

```

11410 GOTO 11710
11420 REM >>>>>>>>>>>>>>> MARRIED TAX SCHEDULE ROUTINE >>>>>>>>>>>>>>>
11430 IF T5 <= 3150 GOTO 11530
11440 RESTORE #1
11450 FOR R = 1 TO 6
11460 READ #1,V1,V2,V3,V4,V5,V6,V7,V8
11470 IF T5 <= V5 GOTO 11510
11480 NEXT R
11490 T1 = 5480+(.36*(T5-26450))
11500 GOTO 11550
11510 T1 = V6+(V7*(T5-V8))
11520 GOTO 11550
11530 T1 = 0
11540 GOTO 11550
11550 IF LEFT$(C18,1) = "N" GOTO 11580
11560 C1 = 457.20
11570 GOTO 11600
11580 C1 = 228.60
11590 GOTO 11640
11600 REM >>> C = TAX CREDIT, S = SOCIAL SECURITY, E3 = OTHER EARNINGS
11610 IF E3 <= 1800 GOTO 11670
11620 C1 = (3048-(E3-1800))* .15
11630 GOTO 11660
11640 IF E3 <= 900 GOTO 11660
11650 C1 = (1524-(E3-900))* .15
11660 IF C1 <= 0 GOTO 11690
11670 IF C4 <= 0 GOTO 11700
11680 GOTO 11710
11690 C1 = 0
11700 C4 = 0
11710 T8 = T1-C1
11720 T9 = T1-C4
11730 IF T8 <= 0 GOTO 11760
11740 IF T9 <= 0 GOTO 11770
11750 GOTO 11780
11760 T8 = 0
11770 T9 = 0
11780 T3 = T1/12
11790 T2 = T1/24
11800 C2 = C1/12
11810 C3 = C1/24
11820 RETURN
11830 PRINT <PA>
11840 PRINT <PA>
11850 PRINT TAB(22) "<<<< ESTATE PLANNING CHART >>>>"
11860 PRINT
11870 PRINT
11880 O48 = "WIDOW"
11890 U58 = "CHILD"
11900 U68 = "<><><><>"
11910 PRINT TAB(20) O48 TAB(32) O48 TAB(44) O48 TAB(56) O48 TAB(67) "LUMP"
11920 PRINT TAB(18) "% 2 "JOSS TAB(30) "% 1 "JOSS TAB(42) "UNDER 60" TAB(55);
11930 PRINT "OVEN 60" TAB(68) "SUM"
11940 PRINT TAB(18) O68 TAB(30) U68 TAB(42) U68 TAB(54) U68 TAB(66) U38
11950 IF DJ > 0 GOTO 12040
11960 REM >>>>> D1-D3 = 1 >> WIDOWER
11970 IF D1-UJ = 1 GOTO 12010
11980 PRINT USING 11990,R3,L1,L1
11990 : <-- NOT APPLICABLE--> 1988 8888 1188 ----
12000 GOTO 12200

```

```

12010 O38 = "<-- NOT APPLICABLE-->"
12020 PRINT TAB(18) O38 TAB(42) O38
12030 GOTO 12200
12040 REM
12050 IF D3 >= 2 GOTO 12130
12060 IF D1-D3 = 1 GOTO 12100
12070 PRINT USING 12080,R3,L2,L2,L1,L1
12080 :      ---- ----  1988 1988  1988 1988  1988 ----
12090 GOTO 12200
12100 PRINT USING 12110,R3,L2
12110 :      ---- ----  1988 1988  <-- NOT APPLICABLE-->
12120 GOTO 12200
12130 REM
12140 IF D1-D3 = 1 GOTO 12180
12150 PRINT USING 12160,R3,L9,L9,L2,L2,L1,L1
12160 :      1988 1988  1988 1988  1988 1988  1988 ----
12170 GOTO 12200
12180 PRINT USING 12190,R3,L9,L9,L2
12190 :      1988 1988  1988 1988  <-- NOT APPLICABLE-->
12200 PRINT
12210 PRINT "SOCIAL SECURITY <> ..... <> ..... <> ..... <> ..... <> 8255"
12220 PRINT
12230 PRINT "VA DIC/PENSION <> ..... <> ..... <> ..... <> ..... <> 8400"
12240 PRINT
12250 PRINT "COMMERCIAL INS <> ..... <> ..... <> ..... <> ..... <> ....."
12260 PRINT
12270 PRINT "M S L I <> ..... <> ..... <> ..... <> ..... <> ....."
12280 PRINT
12290 PRINT "SURV BEN PLAN <> ..... <> ..... <> ..... <> ..... <> ....."
12300 PRINT
12310 PRINT "WAGES <> ..... <> ..... <> ..... <> ..... <> ....."
12320 PRINT
12330 PRINT "..... <> ..... <> ..... <> ..... <> ..... <> ....."
12340 PRINT <PA>
12350 PRINT <PA>
12360 PRINT "<<< TAB(70) >>>"
12370 FOR I = 1 TO 4
12380 PRINT " "
12390 NEXT I
12400 PRINT TAB(60) "PAGE 5 OF 5"
12410 PRINT
12420 PRINT
12430 PRINT USING 12450,F18,F28,F38,F48
12440 PRINT
12450 : 'CCCCCCCCCCCC 'CCCCC 'CCCCCCCCCCCC 'CCCCCCCCCCCC
12460 PRINT
12470 PRINT
12480 PRINT TAB(17) "<<< RETIREMENT ACCRUED LEAVE STATEMENT >>>"
12490 PRINT
12500 PRINT
12510 PRINT TAB(20) "<< 60 DAYS >>" TAB(40) "<< 30 DAYS >>" TAB(60) "< DAILY >"
12520 PRINT TAB(23) "<>><><>" TAB(43) "<>><><>" TAB(61) "<>><><>"
12530 PRINT
12540 REM >>> LEAVE SETTLEMENT BASED ON CURRENT PAY SCALE
12550 RESTORE #8
12560 FOR I = 1 TO 84
12570 READ #8, A18
12580 IF A18 = F28 GOTO 12600
12590 NEXT I
12600 FOR J = 1 TO 3

```



```

12610 READ I8, X8, R8
12620 IF X8 >= W9 GOTO 12640
12630 NEXT J
12640 K1 = R8
12650 K2 = K1*2
12660 K3 = K1/30
12670 PRINT USING 12680, K2, K1, K3
12680 BASE PAY          $8888.88
12690 REM >>>> TAXES = .20 OF BASE PAY          $8888.88
12700 K4 = K1*.2
12710 K5 = K4*2
12720 K6 = K4/30
12730 PRINT
12740 PRINT USING 12750, K5, K4, K6
12750 FEDERAL TAXES(20%) $8888.88
12760 PRINT TAB(23) "<><><>" TAB(43) "<><><>" TAB(61) "<><><>"
12770 PRINT
12780 K7 = K2-K5
12790 K8 = K1-K4
12800 K9 = K3-K6
12810 PRINT USING 12820, K7, K8, K9
12820 NET BASE PAY      $8888.88
12830 PRINT
12840 RESTORE I2
12850 REM >>>> FILE I2 = BASBAO FILE
12860 FOR I = 1 TO 12
12870 READ I2, M18, M2, M3, M4
12880 IF M18 = F28 GOTO 12900
12890 NEXT I
12900 IF F78 = "Y" GOTO 12940
12910 PRINT USING 12920, M4*2, M4, M4/30
12920 BAS AND BAO      $8888.88
12930 GOTO 13020
12940 PRINT USING 12950, M4*2, M4, M4/30
12950 I + BAS          $8888.88
12960 PRINT
12970 IF D1>1 GOTO 13000
12980 PRINT USING 13010, M2*2, M2, M2/30
12990 GOTO 13020
13000 PRINT USING 13010, M3*2, M3, M3/30
13010 I + BAO          $8888.88
13020 PRINT TAB(23) "<><><>" TAB(43) "<><><>" TAB(61) "<><><>"
13030 PRINT
13040 IF F78 = "Y" GOTO 13080
13050 M5 = K8+M4
13060 PRINT USING 13150, M5*2, M5, M5/30
13070 GOTO 13160
13080 IF D1>1 GOTO 13120
13090 M5 = K8+M4+M2
13100 PRINT USING 13150, M5*2, M5, M5/30
13110 GOTO 13160
13120 M6 = M5+M4+M3
13130 M7 = M6/30
13140 PRINT USING 13150, M6*2, M6, M7
13150 NET TOTAL        $8888.88
13160 GOTO 13170
13170 PRINT
13180 PRINT
13190 IF LEFT$(A28,1) = "N" GOTO 13460
13200 PRINT "          ***NOTE*** THE FIGURES ABOVE UNDER 'NET TOTAL' APPLY ONLY TO"

```

```

13210 PRINT "THOSE DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO 1 SEPTEMBER 1976."
13220 PRINT "THE 'NET BASE PAY' FIGURE APPLIES TO ALL DAYS OF LEAVE ACCRUED"
13230 PRINT "AFTER THAT DATE. THE REASON: IN 1976, THE CONGRESS PASSED A LAW"
13240 PRINT "WHICH EXCLUDED THE PAYMENT OF QUARTERS (BAQ) AND SUBSISTENCE (BAS)"
13250 PRINT "ALLOWANCES TO ACCRUED LEAVE SETTLEMENTS UPON RETIREMENT OR SEPAR-"
13260 PRINT "ATION. THE LAW WENT INTO EFFECT ON 1 SEPTEMBER 1976, AND ITS SAVE"
13270 PRINT "PAY PROVISION ALLOWED THE SERVICES TO CONTINUE TO PAY THE QUARTERS"
13280 PRINT "AND SUBSISTENCE ALLOWANCES FOR DAYS OF LEAVE THAT WERE ACCRUED"
13290 PRINT "PRIOR TO THE LAW'S EFFECTIVE DATE. ON 1 SEPTEMBER 1976, THEREFORE,"
13300 PRINT "EACH BASE ACCOUNTING AND FINANCE OFFICE CALCULATED THE NUMBER OF"
13310 PRINT "DAYS OF LEAVE EACH ACTIVE MEMBER HELD AS OF 31 AUGUST 1976. THEY"
13320 PRINT "ALSO HAVE CAREFULLY MONITORED THE NUMBER OF THOSE 'SAVE PAY' DAYS"
13330 PRINT "THAT YOU HAVE USED SINCE 1 SEPTEMBER 1976. YOU MAY OBTAIN THOSE"
13340 PRINT "FIGURES ('AS OF AUG 76' AND 'CURRENT BALANCE') FROM YOUR SERVICING"
13350 PRINT "ACCOUNTING AND FINANCE OFFICE. THE MILITARY PAY AND ENTITLEMENTS"
13360 PRINT "MANUAL, PP. 4-30 AND 4-18.1, CONTAINS MORE INFORMATION ON THE 1976"
13370 PRINT "LAW AND COMPUTATION OF LEAVE SETTLEMENTS."
13380 PRINT
13390 PRINT " ***EXAMPLE*** A PERSON IS RETIRING WITH 60 DAYS OF ACCRUED"
13400 PRINT "LEAVE THAT HE WISHES TO 'SELL' BACK. OF THOSE 60 DAYS, 15 DAYS"
13410 PRINT "ARE 'SAVE PAY' DAYS, THAT IS, THEY WERE ACCRUED PRIOR TO 1 SEPT 76."
13420 PRINT "THEREFORE, THE 'NET TOTAL' LINE APPLIES TO THE 'SAVE PAY' DAYS, AND"
13430 PRINT "THE 'NET BASE PAY' LINE APPLIES TO THE REMAINING 45 DAYS."
13440 PRINT <PA>
13450 GOTO 13490
13460 FOR I = 1 TO 4
13470 PRINT <PA>
13480 NEXT I
13490 PRINT "<<" TAB(70) ">>"
13500 PRINT
13510 PRINT
13520 PRINT TAB(14) "DO YOU WISH TO CONTINUE THE PAY COMPUTATION PORTION (Y/N)";
13530 INPUT M1$
13540 U = 31
13550 IF LEFT$(M1$,1) = "N" GOTO 13610
13560 IF LEFT$(M1$,1) = "Y" GOTO 1800
13570 IF M1$ = "BACKUP" GOTO 1700
13580 IF M1$ = "HELP" GOTO 14540
13590 IF M1$ <> "EXIT" GOTO 14560
13600 GOTO 13610
13610 PRINT
13620 PRINT
13630 PRINT "DO YOU WISH SUMMARY INFORMATION ON SELECTED RETIREMENT SUBJECTS (Y/N)";
13640 INPUT M1$
13650 U = 32
13660 IF LEFT$(M1$,1) = "N" GOTO 16480
13670 IF LEFT$(M1$,1) = "Y" GOTO 13720
13680 IF M1$ = "BACKUP" GOTO 13510
13690 IF M1$ = "HELP" GOTO 14540
13700 IF M1$ <> "EXIT" GOTO 14560
13710 STOP
13720 PRINT
13730 PRINT
13740 PRINT TAB(9) "TYPE THE APPROPRIATE CODE LETTER COMMAND OR 'H' FOR HELP";
13750 INPUT M2$
13760 RESTORE
13770 FOR Q = 1 TO 8
13780 READ L$
13790 DATA "T","H","L","S","B","M","R","A"
13800 IF L$ = M2$ GOTO 13850

```



```

13810 NEXT Q
13820 PRINT
13830 PRINT TAB(9) "NO INFORMATION EXISTS FOR THAT CODE LETTER COMMAND. PLEASE"
13840 GOTO 13740
13850 IF N28 = "A" GOTO 14280
13860 IF N28 = "B" GOTO 14330
13870 IF N28 = "L" GOTO 14370
13880 IF N28 = "M" GOTO 14410
13890 IF N28 = "R" GOTO 14450
13900 IF N28 = "S" GOTO 14490
13910 IF N28 = "T" GOTO 14280
13920 PRINT
13930 PRINT
13940 PRINT TAB(8) "ANY OF THE FOLLOWING CODE LETTER COMMANDS MAY BE INPUT."
13950 PRINT TAB(8) "PLEASE INPUT ONLY ONE CODE LETTER COMMAND AT A TIME."
13960 PRINT
13970 PRINT
13980 PRINT TAB(11) "COMMAND" TAB(38) "PRODUCT"
13990 PRINT TAB(10) "<><><><>" TAB(37) "<><><><>"
14000 PRINT
14010 PRINT TAB(14) "A" TAB(28) "PRINTS ALL INFORMATION"
14020 PRINT TAB(28) "FROM ALL COMMANDS BELOW"
14030 PRINT
14040 PRINT TAB(14) "B" TAB(28) "TABLE OF SURVIVOR'S BENEFITS"
14050 PRINT TAB(28) "AND THEIR SOURCES"
14060 PRINT
14070 PRINT TAB(14) "L" TAB(28) "LICENSE PLATES FOR DIS-"
14080 PRINT TAB(28) "ABLED VETERANS."
14090 PRINT
14100 PRINT TAB(14) "M" TAB(28) "STATE BONUS INFORMATION"
14110 PRINT
14120 PRINT TAB(14) "R" TAB(28) "BIBLIOGRAPHY AND LIST OF"
14130 PRINT TAB(28) "SOURCES OF INFORMATION"
14140 PRINT
14150 PRINT TAB(14) "S" TAB(28) "ESTIMATING YOUR SOCIAL"
14160 PRINT TAB(28) "SECURITY RETIREMENT BENEFITS"
14170 PRINT
14180 PRINT TAB(14) "T" TAB(28) "STATE INCOME TAX INFORMATION"
14190     FOR I = 1 TO 4
14200     PRINT " "
14210     NEXT I
14220 PRINT
14230 PRINT "<<< TAB(70) >>>"
14240 PRINT
14250 PRINT
14260 PRINT
14270 GOTO 13720
14280 PRINT
14290 PRINT TAB(17) "<<< STATE INCOME TAX INFORMATION >>>"
14300 PRINT <PA>
14310 IF N28 = "A" GOTO 14330
14320 GOTO 13630
14330 PRINT TAB(8) "<<< TABLE OF SURVIVORS' BENEFITS AND THEIR SOURCES >>>"
14340 PRINT <PA>
14350 IF N28 = "A" GOTO 14370
14360 GOTO 13630
14370 PRINT TAB(13) "<<< LICENSE PLATES FOR DISABLED VETERANS >>>"
14380 PRINT <PA>
14390 IF N28 = "A" GOTO 14410
14400 GOTO 13630

```



```

14410 PRINT TAB(19) "<<< STATE BONUS INFORMATION >>>"
14420 PRINT <PA>
14430 IF N2$ = "A" GOTO 14450
14440 GOTO 13630
14450 PRINT TAB(7) "<<< BIBLIOGRAPHY AND LIST OF SOURCES OF INFORMATION >>>"
14460 PRINT <PA>
14470 IF N2$ = "A" GOTO 14490
14480 GOTO 13630
14490 PRINT TAB(5) "<<< ESTIMATING YOUR SOCIAL SECURITY RETIREMENT BENEFITS >>>"
14500 PRINT <PA>
14510 IF N2$ = "A" GOTO 16480
14520 GOTO 13630
14530 REM >>> SUBROUTINE FOR 'YES/NO' ERROR MESSAGE >>>>
14540 GOSUB 14940
14550 GOTO 14590
14560 PRINT TAB(12) "*****THIS QUESTION REQUIRES EITHER A 'YES' OR"
14570 PRINT TAB(12) "'NO' ANSWER. PLEASE REENTER RESPONSE. *****"
14580 REM >>> SUBROUTINE FOR RE-ROUTING BACKUPS >>>>>>>>>>
14590 PRINT
14600 F9 = 0
14610 IF U = 1 GOTO 60
14620 IF U = 2 GOTO 650
14630 IF U = 3 GOTO 1700
14640 IF U = 4 GOTO 1960
14650 IF U = 5 GOTO 2030
14660 IF U = 6 GOTO 2700
14670 IF U = 7 GOTO 2760
14680 IF U = 8 GOTO 2880
14690 IF U = 9 GOTO 2990
14700 IF U = 10 GOTO 3210
14710 IF U = 11 GOTO 3340
14720 IF U = 12 GOTO 3520
14730 IF U = 13 GOTO 3720
14740 IF U = 14 GOTO 3900
14750 IF U = 15 GOTO 4080
14760 IF U = 16 GOTO 4230
14770 IF U = 17 GOTO 4410
14780 IF U = 18 GOTO 6170
14790 IF U = 19 GOTO 6300
14800 IF U = 20 GOTO 6400
14810 IF U = 21 GOTO 6580
14820 IF U = 22 GOTO 6760
14830 IF U = 23 GOTO 6880
14840 IF U = 24 GOTO 7230
14850 IF U = 25 GOTO 7330
14860 IF U = 26 GOTO 7560
14870 IF U = 27 GOTO 7930
14880 IF U = 28 GOTO 8090
14890 IF U = 29 GOTO 8270
14900 IF U = 30 GOTO 8450
14910 IF U = 31 GOTO 13510
14920 IF U = 32 GOTO 13620
14930 GOTO 60
14940 REM >>>> HELP SUBROUTINE
14950 PRINT "<<< TAB(70) >>>"
14960 FOR I = 1 TO 4
14970 PRINT " "
14980 NEXT I
14990 PRINT TAB(17) "**** HINTS TO ANSWERING QUESTIONS ****"
15000 PRINT

```

```

15010 PRINT
15020 PRINT " 1. 'YES OR NO' QUESTIONS: 'CAMRIS' WILL ACCEPT 'Y' OR 'N' AS RES- "
15030 PRINT "PONSES (ALONG WITH 'YES' OR 'NO'). WITH THE EXCEPTION OF THE THREE"
15040 PRINT "SPECIAL RESPONSES DISCUSSED BELOW, ANY OTHER RESPONSE WILL CAUSE AN"
15050 PRINT "ERROR MESSAGE AND 'CAMRIS' WILL PROMPT YOU TO REENTER."
15060 PRINT
15070 PRINT " 2. DATE QUESTIONS: ALL DATES MUST BE INPUT AS MONTH-DAY-YEAR."
15080 PRINT "ALSO, COMMAS MUST SEPARATE THE ENTRIES. FOR EXAMPLE: JUNE,6,58."
15090 PRINT "THE MONTH ENTRY MUST BE EITHER SPELLED OUT (E.G. 'MARCH') OR ABBREV-"
15100 PRINT "VIATED, USING THE FIRST THREE LETTERS (E.G. 'MAR'). THE YEAR MAY BE"
15110 PRINT "INPUT AS TWO DIGITS (E.G. '58') OR AS FOUR DIGITS (E.G. '1958')."
15120 PRINT "'CAMRIS' WILL ALERT YOU TO THE INCORRECT ENTRY AND WILL PROMPT YOU"
15130 PRINT "TO REINPUT."
15140 PRINT
15150 PRINT " 3. SPECIAL RESPONSES: ALONG WITH THE RESPONSES DESCRIBED ABOVE,"
15160 PRINT "CAMRIS WILL ACCEPT THREE UNIQUE RESPONSES."
15170 PRINT
15180 PRINT "      A) 'EXIT': THIS RESPONSE IS DESIGNED TO ALLOW YOU TO LEAVE THE"
15190 PRINT "PAY COMPUTATION PORTION OF 'CAMRIS' AT ANY QUESTION. IT MAY BE USED,"
15200 PRINT "HOWEVER, AS A RESPONSE TO ANY QUESTION. TO A 'YES/NO' QUESTION, IT"
15210 PRINT "HAS THE SAME EFFECT AS A 'NO'. IT WILL TAKE YOU TO THE NEXT PORTION"
15220 PRINT "OF 'CAMRIS'."
15230 PRINT
15240 PRINT "      B) 'BACKUP': THIS RESPONSE WILL ALLOW YOU TO BACKUP TO THE"
15250 PRINT "PREVIOUS QUESTION. IT IS DESIGNED TO ALLOW YOU TO GO BACK IN THE PRO-"
15260 PRINT "GRAM TO PREVIOUS QUESTIONS TO CORRECT YOUR PREVIOUS INPUT."
15270 PRINT
15280 PRINT "      C) 'HELP': THIS RESPONSE WILL CAUSE THIS 'HINTS' INFORMATION"
15290 PRINT "TO BE PRINTED OUT AGAIN FOR YOU, SHOULD YOU NEED HELP REMEMBERING THE"
15300 PRINT "CORRECT WAY TO ANSWER THE QUESTIONS."
15310 PRINT
15320 PRINT
15330 PRINT "***NOTE*** IF THESE SPECIAL RESPONSES ARE USED TO A DATE QUESTION,"
15340 PRINT "'CAMRIS' WILL BE LOOKING FOR THREE ENTRIES (BECAUSE IT IS EXPECTING"
15350 PRINT "A DATE (FOR EXAMPLE, JUN,6,47)), SO WHEN INPUTTING A SPECIAL RESPONSE,"
15360 PRINT "USE ANY TWO NUMBERS AFTER THE RESPONSE. FOR EXAMPLE: EXIT,3,5; OR"
15370 PRINT "BACKUP,2,3."
15380 PRINT "FOR I = 1 TO 16
15390 PRINT " "
15400 NEXT I
15410 PRINT "<<< TAB(70) >>>"
15420 RETURN
15430 IF LEFT$(U7$,1) = "0" GOTO 15570
15440 IF LEFT$(U7$,1) = "1" GOTO 15570
15450 IF LEFT$(U7$,1) = "2" GOTO 15570
15460 IF LEFT$(U7$,1) = "3" GOTO 15570
15470 IF LEFT$(U7$,1) = "4" GOTO 15570
15480 IF LEFT$(U7$,1) = "5" GOTO 15570
15490 IF LEFT$(U7$,1) = "6" GOTO 15570
15500 IF LEFT$(U7$,1) = "7" GOTO 15570
15510 IF LEFT$(U7$,1) = "8" GOTO 15570
15520 IF LEFT$(U7$,1) = "9" GOTO 15570
15530 IF LEFT$(U7$,1) = "-" GOTO 15570
15540 PRINT TAB(8) "***** THIS QUESTION REQUIRES A NUMERIC INPUT (OR THE"
15550 PRINT TAB(8) "COMMANDS: 'EXIT', 'HELP', OR 'BACKUP'). PLEASE REENTER."
15560 F9 = 1
15570 RETURN
15580 IF LEN(U2$) >= 3 GOTO 15620
15590 PRINT TAB(18) "*** AT LEAST THREE CHARACTERS MUST BE"
15600 PRINT TAB(18) "INPUT FOR THE MONTH. PLEASE REENTER."

```

[illegible]


```
16210 IF D3 > 0 GOTO 16250
16220 IF LEFT$(S2$,1) = "C" GOTO 16310
16230 IF S2$ = "B" GOTO 16310
16240 IF S2$ = "SPOUSE & CHILD" GOTO 16310
16250 RETURN
16260 IF S2$ = "A" GOTO 16330
16270 IF S2$ = "SPOUSE" GOTO 16330
16280 IF S2$ = "B" GOTO 16330
16290 IF S2$ = "SPOUSE & CHILD" GOTO 16330
16300 GOTO 16210
16310 D4$ = "HAVE NO CHILDREN UNDER 18,"
16320 GOTO 16340
16330 D4$ = "ARE NOT MARRIED,"
16340 PRINT "***WARNING*** YOU HAVE INDICATED THAT YOU ";D4$
16350 PRINT "YET YOU ELECTED THE ";S2$;" OPTION."
16360 PRINT
16370 PRINT "DO YOU WISH TO CHANGE YOUR OPTION (Y/N)";
16380 INPUT S6$
16390 IF LEFT$(S6$,1) = "N" GOTO 16410
16400 F9 = 1
16410 RETURN
16420 PRINT
16430 PRINT "***WARNING*** YOUR GROSS NON-RETIREMENT INCOME EXCEEDS THE $99,999 LIMIT"
16440 PRINT "OF 'CAMRIS'. ALL FIGURES AND COMPUTATIONS IN THE OUTPUT WILL BE BASED"
16450 PRINT "ON ANNUAL INCOME OF $99,999, INSTEAD OF $";W5$;"."
16460 PRINT
16470 RETURN
16480 END
```

AD-A058 934

TEXAS UNIV AT AUSTIN GRADUATE SCHOOL OF BUSINESS
COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM (CAMRI--ETC(U)
MAY 78 P S JOHNSON

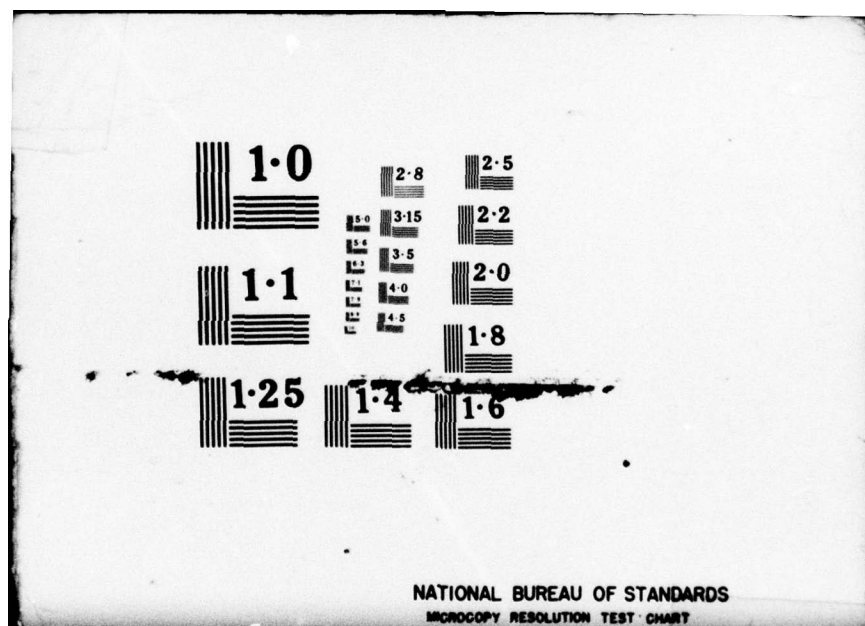
F/G 5/1

UNCLASSIFIED

NL

2 OF 2
ADA
058934





A P P E N D I X 4

INFORMATION SUPPLEMENTS TO
THE COMPUTER MODEL

INFORMATION SUPPLEMENTS TO
THE COMPUTER MODEL

The following pages of this appendix provide summaries of information collected on a variety of subjects. An index to the subjects is provided below. While not intended to be all inclusive, the information provided should be sufficient to direct the inquiry of a military retiree to a source that can answer any question he may have on that subject. Also, it is intended that these information summaries provide a general format for the presentation of the data and information. The list of subjects should be changed, if necessary, to reflect the interests of service members.

Provided in the index are the line numbers where the information summaries should be added if one wishes to make the summaries a part of the computer program.

It should be noted that in many cases, the text of the summary will be the result of condensing information from several sources which, themselves, had condensed information that they had gathered from many sources.

| <u>INDEX</u> | <u>PAGE</u> | <u>CORRESPONDING LINE NUMBERS IN PROGRAM</u> |
|---|-------------|--|
| Annotated Bibliography | 93 | 14450 - 14470 |
| License Plates for Disabled Veterans | 96 | 14370 - 14390 |
| Social Security | 97 | 14490 - 14510 |
| State Bonus | 100 | 14410 - 14430 |
| State Income Tax Information | 102 | 14290 - 14310 |
| Survivor's Benefits | 103 | 14430 - 14350 |

ANNOTATED BIBLIOGRAPHY

1. Special Interest Reports, Army Times Publishing Co.,
475 School Street, SW, Washington, D.C. 20024
 - No. 124: Benefits for Retirees, September 1977
 - No. 11: Social Security Benefits for Servicemen
and Veterans, May 1977
 - No. 90: State Bonus Laws, July 1976
 - No. 118: Benefit Round-Up for Retiree's Sur-
vivors, February 1977
 - No. 132: Military Survivor's Checklist,
October 1973

These reports and 55 others may be ordered from the above address at 25 cents each (or \$10 for all 60 reports). The Army Times keeps each report up to date and announces the revision of each report in each of their "Times" newspapers (The Air Force Times, Navy Times, Federal Times, Army Times and Marine Times).

2. Internal Revenue Service Publication 15 (with Supplement), dated May 1977, Circular E, "Employer's Tax Guide."

Published and available free of charge from any IRS Tax Information Office. Contains the following:

- a) Summary of current laws on tax withholding and social security taxes
- b) Rates and tables for withholding and social security tax computation
- c) Copies of IRS Form W-4, "Employee's Withholding Allowance Certificate" for changing the number of withholding exemptions claimed.

3. "Handbook for Military Families," Army Times Publishing Co., Supplement to the Army Times/Air Force Times/ etc., 30 May 1977, pp. 81-87.

Covers a variety of subjects related to active duty. Seven pages at the end are devoted to retirement benefits. Most military installation libraries will maintain copies of The Times. This handbook is a good summary of the 60 reports mentioned in reference No. 1 above, as they existed as of May 1977. Several of those reports have been revised since then, however.

4. Department of Defense, Military Pay and Allowances Entitlements Manual, dated January 1967. Pp. 4-30 and 4-18.1 (Change 49).

Available for review at any military installation's Master Publications Library, or at the Accounting and Finance Office. Contains very specific information regarding the computation of accrued leave "cashed in" upon retirement. Of special interest may be the portions concerning the 1 September 1976, "Save Pay" laws.

5. "Estimating Your Social Security Retirement Check," Department of HEW, Publication No. (SSA) 76-10047.

Can be obtained free at any Social Security Administration Office. Contains step-by-step instructions on how to approximate how much your social security retirement checks will be. Since survivor's benefits are figured based on that same step-by-step process, one can estimate their income as well. Benefits have increased annually since 1975 based on Consumer Price Index increases, and the Social Security Administration has trouble keeping this pamphlet up to date. Be sure to ask if the benefits have been increased since the pamphlet has come out. By obtaining the percentage increases, simple math can bring the table up to date. The 1976 pamphlet must be increased by the July 1977 CPI adjustment of 5.9 percent.

6. Guide for Service Officers on Veteran's Benefits. 16th Edition, 1977, Veterans of Foreign Wars, 200 Maryland Avenue, NE, Washington, D.C. 20002. (Telephone: 202-543-2239)

This book contains excellent information on all veteran's benefits and survivor's benefits. State income tax and social security information is scarce, but otherwise, it is the best overall source of good information if the current edition is available. Order from the National Headquarters address above for \$3.00. State headquarter offices are often colocated with state capitols, and at least one service office exists in each state, and copies can be obtained from them also.

7. Uniformed Services Almanac. 19th Edition, 1977 (Published yearly). Published by Uniformed Services Almanac, Inc., P.O. Box 76, Department A., Washington, D.C. 20044.

This book contains a great deal of pay and allowances data, statistics on personnel, and the status of military-oriented legislation. It pertains to active duty, national guard, reserve, and retiree personnel. It contains good sections on social security, state income taxes, and state bonuses. It is available for \$2.00 at most military exchanges or from the address above.

8. Social Security Handbook, 5th Edition, February 1974. Department of HEW Publication No. (SSA) 73-10135. For sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C., 20402 for \$4.30. Stock No. 1770-00220.

This book contains the "ultimate" information concerning social security benefits, and is a highly technical reference. The best, most readable and understandable sections are Chapter 4--Survivor's Benefits, and Chapter 7--Figuring the Cash Benefit Rate. Copies can be found in the Reference Section of relatively large libraries.

LICENSE PLATES FOR DISABLED VETERANS

Thirty-eight states either charge no fee or provide special license plates for disabled retirees. Since the source and amount of disability required for eligibility vary considerably from state to state, retirees with any kind of disability, regardless of the extent to which he is disabled, should contact the Department of Motor Vehicles in his state concerning his eligibility for this program. For specific details, contact officials in the following states:

| | | | |
|------------|---------------|--------------|---------------|
| ALASKA | IOWA | NEW JERSEY | RHODE ISLAND |
| ARKANSAS | KANSAS | NEW MEXICO | S. CAROLINA |
| CALIFORNIA | LOUISIANA | NEW YORK | TENNESSEE |
| COLORADO | MAINE | N. CAROLINA | TEXAS |
| DELAWARE | MARYLAND | N. DAKOTA | UTAH |
| FLORIDA | MASSACHUSETTS | OHIO | VERMONT |
| GEORGIA | MINNESOTA | OKLAHOMA | VIRGINIA |
| IDAHO | MISSISSIPPI | OREGON | WASHINGTON |
| ILLINOIS | MONTANA | PENNSYLVANIA | WEST VIRGINIA |
| INDIANA | NEW HAMPSHIRE | | |

ESTIMATING, SOCIAL SECURITY RETIREMENT BENEFITS

Amounts of benefits payable from a social security account are determined from one's average yearly earnings over a certain period of time. Normally, this period is from 1 January 1951 through the year BEFORE reaching age 62 (or death). The lowest five years of earnings during this period can be excluded in figuring the average.

Since it will probably be several, or maybe many, years before one files for social security, it is rather impractical to think now in terms of the dollar amount that a retiree and his survivors' monthly payment will be then. One can, however, estimate rather accurately the amounts of survivor benefits that could be paid based on his current social security record. First, one must write the Social Security Administration, P.O. Box 57, Baltimore, Maryland, 21203, and request a statement of his social security earnings. This service is FREE, but the social security number, date of birth, and signature (as the name appears on the social security card) must be provided.

Once the earnings statement comes back, estimate the total earnings for all years between (and including) 1951 and the year prior to age 62. If it is anticipated that the retiree will continue working after retirement (or will have income that is taxable under social security laws) estimate that income and add it to the total obtained from the earnings statement. If one does not anticipate working after retirement, count all the years from retirement to the year before age 62 as equal to zero. Next, subtract the five years with the lowest earnings (or zero earnings if the retiree does not anticipate working after military retirement). Divide the total earnings figure by the number of years that were counted. The result will be an estimate of Average Yearly Earnings (AYE).

With the Average Yearly Earnings figure, refer to the chart below to estimate either the retirement benefit or survivor's benefits.

| AVG YRLY EARNINGS SINCE 1 JAN 1951: | 923 or less | 3000 | 4200 | 5400 | 6600 | 8000 |
|--|----------------|------|------|------|------|------|
| Retiree, at 65 | 114 | 236 | 278 | 323 | 365 | 453 |
| at 62 | 92 | 189 | 223 | 258 | 292 | 363 |
| Widow(er) at 65 | 114 | 236 | 278 | 323 | 365 | 453 |
| at 60 | 82 | 169 | 199 | 231 | 261 | 324 |
| Widow with 1 child ¹ | 172 | 355 | 417 | 484 | 547 | 680 |
| Maximum Family Pmt | 172 | 361 | 475 | 595 | 669 | 793 |

¹Notes:

1. A widow(er) with two children will collect the maximum family payment.
2. A widow(er) with dependent children receives payments regardless of his/her age.

STATE BONUS LAWS

Twenty-four states have authorized the payment of bonuses to veterans of World War II, and twenty states did the same for veterans of the Korean Conflict. Eighteen states and the Territory of Guam have authorized bonuses for service during the Vietnam Era. Except for Massachusetts, all of these states set application deadlines.

Each state pays its bonuses only to qualified veterans who were legal and bona fide residents of the state during certain periods or upon certain dates. State bonuses are wholly exempt from federal and state income taxation, and need not be declared as income when filing either return.

The following states still have open application deadlines for the indicated service:

STATE BONUS CHART

| State | WWII | Korea | Vietnam | Deadline | Application Forms Available From: |
|---------------|------|-------|---------|-----------|--|
| Connecticut | X | X | X | 1 July 78 | Office of the Treasurer, Veteran's Bonus Division, 20 Trinity St., Hartford, Conn. 06115 |
| Massachusetts | X | | | none | State Treasurer's Office State House: Boston, Mass. 02133 |
| | | X | | none | Veteran's Bonus Comm. 15 Ashburton Place Boston, Mass. 02108 |
| | | | X | none | Vietnam Bonus Div. 23 Beacon St. Boston, Mass. 02133 |
| Louisiana | | | X | 2 Mar 78 | Dept. of Vet. Affairs Vietnam Bonus Div. 3rd Floor, Old State Capitol, Baton Rouge, La. 78801 |
| Michigan | | | X | 30 Jun 80 | Vietnam-Era Bonus Section, P.O. Box 1500, Lansing, Mich. 48904 |
| Vermont | | | X | none | Military Dept. of Veteran Affairs, State Veteran Affairs Office, City Hall, Montpelier, VT 05601 |

STATE INCOME TAX INFORMATION

The following states have NO state income taxes: Florida, Nevada, South Dakota, Texas, Washington, and Wyoming.

If the retiree plans to establish residence in any of the income taxing states, he may be entitled to state property or income tax exemptions by reason of his military service. Check with the local tax assessors as to possible property tax exemptions; the state income tax people about whether the state exempts any portion of military retired pay. A number of states exempt disability retired pay from state income tax levy, and a few states exempt all military pay.

Although the Tax Reform Act of 1976 authorizes the Federal Government to withhold state income taxes from active duty personnel, retired military pay is NOT subject to such withholding. Therefore, state income taxes will be paid in a lump sum once a year.

The second best source (next to the individual state or local tax office) for state income tax information is the current edition of the Uniformed Services Almanac. (see Annotated Bibliography section)

SURVIVOR'S BENEFITS

| BENEFIT | Military Service | Veterans Administration | | Social Security | |
|---|---------------------|----------------------------|------------------|--------------------|------------------|
| | | SVC-CON | NON-SVC | WIFE | CHILDREN |
| Death Gratuity | no ¹ | no | no | no | no |
| Burial Allow- ance | no ² | yes* | yes* | yes* | yes* |
| Travel Allow- ance | no ³ | no | no | no | no |
| Household Goods Shipment | no ³ | no | no | no | no |
| Dependents In- demnity Com- pensation | no | yes | no | no | no |
| Survivor Bene- fit Plan | yes ⁴ | no | no | no | no |
| ID Card Priv- ileges | yes | no | no | no | no |
| Nat'l Cemetery | no | yes | yes | no | no |
| Government Headstone | no | yes* | yes* | no | no |
| Burial Flag | no | yes* | yes* | no | no |
| Pension | no | no | yes ⁵ | no | no |
| Monthly Survi- vor Payments | no | no | no | yes ⁵ | yes ⁵ |

SURVIVOR'S BENEFITS con't

| | | | | | |
|-----------------------|-----|------------------|------------------|----|----|
| Insurance | no | yes ⁷ | yes ⁷ | no | no |
| Legal Assist- ance | yes | no | no | no | no |
| Home Loan Guaranty | no | yes | no | no | no |
| CHAMPUS | yes | no | no | no | no |

* If not covered by other source

- ¹ unless death occurs within 120 days after retirement and is determined by the Veteran's Administration to be service connected.
- ² unless retire and retained in a military hospital until death occurs.
- ³ unless death occurs within one year after retirement and move has not been made.
- ⁴ if SBP was elected by the member.
- ⁵ only if survivor income is below VA income limitations.
- ⁶ dependent on age and income of survivors.
- ⁷ if member participated in SGLI, VGLI, NSLI, or earlier forms of VA insurance.

NOTE: This table provides a general guide to benefits available to the survivors of military retirees. It is not all-inclusive and does not apply in every instance. For more information, see a representative of the agency concerned.

A P P E N D I X 5

SAMPLE CASES OF INPUT/OUTPUT

SAMPLE CASES OF INPUT/OUTPUT

The following pages of this appendix provide six sample cases. A summary of the individual case data which was used as input is provided on the next two pages. The sample cases represent fictional people and were created only to illustrate the design features of the model as discussed in Chapter II.

| QUESTION | CASE 1 | CASE 2 | CASE 3 |
|-------------------------------|-------------|-------------|-------------|
| NEW USER | YES | NO | NO |
| QUESTIONNAIRE | YES | NO | NO |
| PAY COMPUTATION | YES | YES | YES |
| NAME | GREENE | JONES | BROWN |
| GRADE | 06 | 06 | 04 |
| ORGANIZATION | | | |
| CODE | ALC/XR | 2851/DP | HAF/DPG |
| OFFICE PHONE | | | |
| NUMBER | 57678 | 57961 | 441-4560 |
| RESERVE COMMIS- SION | ***** (1) | ***** (1) | ***** (1) |
| BREAK IN ACTIVE SERVICE | NO | NO | YES |
| BEGINNING DATE OF BREAK | ***** (1) | ***** (1) | Jun. 1, 58 |
| ENDING DATE OF BREAK | ***** (1) | ***** (1) | Oct. 14, 58 |
| TAFCSO (2) | Jun. 20, 46 | Mar. 10, 53 | Feb. 22, 58 |
| TAFMSO (3) | Feb. 21, 45 | Dec. 30, 51 | Dec. 9, 54 |
| PAY DATE | Feb. 21, 45 | Dec. 30, 51 | Jun. 7, 46 |
| EFF. DATE OF PROMOTION | Jan. 1, 73 | Jan. 1, 72 | Sep. 1, 68 |
| RETIREMENT DATE | Feb. 1, 78 | Feb. 1, 78 | Aug. 1, 78 |
| COMMUNITY PROP- ERTY STATE | YES | NO | YES |
| MARRIED | YES | YES | NO |
| NO. OF DEPEND- ENTS | 6 | 2 | 3 |
| NO. OF KIDS UNDER 18 | 2 | ***** (1) | 2 |
| NET MONTHLY TAKE HOME PAY | 2450 | 2360 | 1790 |
| OTHER WAGES PER YEAR | 1800 | -0- | 18,000 |

| QUESTION | CASE 1 | CASE 2 | CASE 3 |
|---|---------|----------------------|----------------------|
| SURVIVOR BENE- FIT PLAN | YES | NO | YES |
| BASE AMOUNT PER MONTH ⁽⁴⁾ | MAXIMUM | ***** ⁽¹⁾ | \$750 |
| OPTION ELECTED | B | ***** ⁽¹⁾ | C |
| SPOUSE'S INCOME | -0- | -0- | ***** ⁽¹⁾ |
| SPOUSE'S YEAR OF BIRTH | 1927 | 1932 | ***** ⁽¹⁾ |
| YOB: YOUNGEST CHILD | 1964 | ***** ⁽¹⁾ | 1975 |
| YOB: 2ND YOUNG- EST CHILD | 1962 | ***** ⁽¹⁾ | 1970 |
| FURTHER INFORMA- TION | YES | NO | NO |
| INFORMATION CODE | A | ***** ⁽¹⁾ | ***** ⁽¹⁾ |

NOTES:

- ¹ Based on information provided by the user, program recognizes that this question is not relevant and does not ask for input.
- ² Total active federal commissioned service date.
- ³ Total active federal military service date.
- ⁴ Amount from which both the survivor's annuity and the retiree's cost are computed.

| QUESTION | CASE 4 | CASE 5 | CASE 6 |
|-------------------------------|----------------------|----------------------|----------------------|
| NEW USER | NO | NO | NO |
| QUESTIONNAIRE | NO | NO | NO |
| PAY COMPUTATION | YES | YES | YES |
| NAME | SMITH | GRAY | JOHNSON |
| GRADE | O5 | E7 | E6 |
| ORGANIZATION | | | |
| CODE | BSB/EVP | HQ AFLC | USAR/SAM |
| OFFICE PHONE | | | |
| NUMBER | 51803 | 84951 | 258-0795 |
| RESERVE COMMIS- SION | ***** ⁽¹⁾ | NO | NO |
| BREAK IN ACTIVE SERVICE | NO | ***** ⁽¹⁾ | ***** ⁽¹⁾ |
| BEGINNING DATE OF BREAK | ***** ⁽¹⁾ | ***** ⁽¹⁾ | ***** ⁽¹⁾ |
| ENDING DATE OF BREAK | ***** ⁽¹⁾ | ***** ⁽¹⁾ | ***** ⁽¹⁾ |
| TAFCSO ⁽²⁾ | Aug. 21, 53 | ***** ⁽¹⁾ | ***** ⁽¹⁾ |
| TAFMSO ⁽³⁾ | Mar. 10, 55 | Feb. 21, 53 | Sep. 10, 57 |
| PAY DATE | May 18, 52 | Feb. 21, 53 | Jul. 2, 57 |
| EFF. DATE OF PROMOTION | Jun. 1, 75 | Sep. 1, 73 | Feb. 1, 74 |
| RETIREMENT DATE | Feb. 1, 78 | Apr. 1, 78 | Feb. 1, 78 |
| COMMUNITY PROP- ERTY STATE | NO | YES | NO |
| MARRIED | NO | YES | YES |
| NO. OF DEPEND- ENTS | 1 | 3 | 2 |
| NO. OF KIDS UNDER 18 | ***** ⁽¹⁾ | 1 | ***** ⁽¹⁾ |
| NET MONTHLY TAKE HOME PAY | 1850 | 1180 | 1000 |
| OTHER WAGES PER YEAR | 9000 | 1800 | 900 |

| QUESTION | CASE 4 | CASE 5 | CASE 6 |
|---|----------------------|----------------------|----------------------|
| SURVIVOR BENE- FIT PLAN | NO | YES | NO |
| BASE AMOUNT PER MONTH ⁽⁴⁾ | ***** ⁽¹⁾ | MINIMUM | MINIMUM |
| OPTION ELECTED | ***** ⁽¹⁾ | B | A |
| SPOUSE'S INCOME | ***** ⁽¹⁾ | 4000 | 7000 |
| SPOUSE'S YEAR OF BIRTH | ***** ⁽¹⁾ | 1935 | 1941 |
| YOB: YOUNGEST CHILD | ***** ⁽¹⁾ | 1965 | ***** ⁽¹⁾ |
| YOB: 2ND YOUNG- EST CHILD | ***** ⁽¹⁾ | ***** ⁽¹⁾ | ***** ⁽¹⁾ |
| FURTHER INFORMA- TION | NO | NO | NO |
| INFORMATION CODE | ***** ⁽¹⁾ | ***** ⁽¹⁾ | ***** ⁽¹⁾ |

NOTES:

- ¹ Based on information provided by the user, program recognizes that this question is not relevant and does not ask for input.
- ² Total active federal commissioned service date.
- ³ Total active federal military service date.
- ⁴ Amount from which both the survivor's annuity and the retiree's cost are computed.

ARE YOU A NEW USER OF THIS PROGRAM (Y/N) ?YES

*** INTRODUCTION TO 'CAMRIS' ***

THIS IS THE COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM -- 'CAMRIS' FOR SHORT. IT IS DESIGNED TO HELP RETIREES AND POTENTIAL RETIREES MAKE FINANCIAL DECISIONS. IT IS DIVIDED INTO THREE SEPARATE PORTIONS:

(1) THE QUESTIONNAIRE: THIS PORTION LISTS THE EXACT TYPES AND KINDS OF DATA AND INFORMATION NEEDED TO RUN THE SECOND PORTION. IF THIS IS YOUR FIRST TIME USING 'CAMRIS', YOU SHOULD REQUEST A PRINT-OUT OF THIS QUESTIONNAIRE. IF YOU ALREADY HAVE A COPY, OR ARE READY WITH THE INFORMATION NEEDED FOR THE SECOND PORTION, YOU MAY SKIP THIS PORTION.

(2) THE INDIVIDUAL RETIREMENT PAY COMPUTATION: THIS PORTION CALCULATES YOUR SERVICE TIME AND RETIRED PAY BASED ON THE INFORMATION THAT YOU PROVIDE. IT FIGURES IN SEVERAL FACTORS: FEDERAL WITHHOLDING TAX, RETIREMENT INCOME TAX CREDITS, OUTSIDE/SPOUSE'S INCOME, AND SURVIVORS' BENEFIT PLAN (SBP) DEDUCTIONS. ALONG WITH YOUR RETIRED PAY, IT CALCULATES YOUR SURVIVORS' INCOME IF YOU ELECT SBP. IT ALSO WILL PROVIDE FIGURES AND INFORMATION TO AID IN THE CALCULATION OF YOUR ACCRUED LEAVE SETTLEMENT. IF YOU ALREADY HAVE THIS INFORMATION OR WISH TO RUN THIS PORTION SOME OTHER TIME IN THE FUTURE, YOU MAY SKIP THIS PORTION ALSO.

(3) INFORMATION SUMMARIES ON SELECTED SUBJECTS: ALTHOUGH NOT ALL-INCLUSIVE, THESE SUMMARIES WERE PREPARED ON SUBJECTS OF GENERAL AND RELATIVELY WIDESPREAD INTEREST TO RETIREES. SOME OF THESE SUBJECTS INCLUDE: CALCULATIONS OF SOCIAL SECURITY BENEFITS, STATE BONUS LAWS, AND A BIBLIOGRAPHY AND SOURCES FOR ALL THE INFORMATION PRESENTED IN ALL THREE PORTIONS OF 'CAMRIS'. THIS PART, LIKE THE OTHER TWO PARTS, MAY BE SKIPPED IF YOU WISH.

*** HINTS TO ANSWERING QUESTIONS ***

1. 'YES OR NO' QUESTIONS: 'CAMRIS' WILL ACCEPT 'Y' OR 'N' AS RESPONSES (ALONG WITH 'YES' OR 'NO'). WITH THE EXCEPTION OF THE THREE SPECIAL RESPONSES DISCUSSED BELOW, ANY OTHER RESPONSE WILL CAUSE AN ERROR MESSAGE AND 'CAMRIS' WILL PROMPT YOU TO REENTER.

2. DATE QUESTIONS: ALL DATES MUST BE INPUT AS MONTH-DAY-YEAR. ALSO, COMMAS MUST SEPARATE THE ENTRIES. FOR EXAMPLE: JUNE,6,58. THE MONTH ENTRY MUST BE EITHER SPELLED OUT (E.G. 'MARCH') OR ABBREVIATED, USING THE FIRST THREE LETTERS (E.G. 'MAR'). THE YEAR MAY BE INPUT AS TWO DIGITS (E.G. '58') OR AS FOUR DIGITS (E.G. '1958'). 'CAMRIS' WILL ALERT YOU TO THE INCORRECT ENTRY AND WILL PROMPT YOU TO REINPUT.

3. SPECIAL RESPONSES: ALONG WITH THE RESPONSES DESCRIBED ABOVE, CAMRIS WILL ACCEPT THREE UNIQUE RESPONSES.

A) 'EXIT': THIS RESPONSE IS DESIGNED TO ALLOW YOU TO LEAVE THE PAY COMPUTATION PORTION OF 'CAMRIS' AT ANY QUESTION. IT MAY BE USED, HOWEVER, AS A RESPONSE TO ANY QUESTION. TO A 'YES/NO' QUESTION, IT HAS THE SAME EFFECT AS A 'NO'. IT WILL TAKE YOU TO THE NEXT PORTION OF 'CAMRIS'.

B) 'BACKUP': THIS RESPONSE WILL ALLOW YOU TO BACKUP TO THE PREVIOUS QUESTION. IT IS DESIGNED TO ALLOW YOU TO GO BACK IN THE PROGRAM TO PREVIOUS QUESTIONS TO CORRECT YOUR PREVIOUS INPUT.

C) 'HELP': THIS RESPONSE WILL CAUSE THIS 'HINTS' INFORMATION TO BE PRINTED OUT AGAIN FOR YOU, SHOULD YOU NEED HELP REMEMBERING THE CORRECT WAY TO ANSWER THE QUESTIONS.

NOTE IF THESE SPECIAL RESPONSES ARE USED TO A DATE QUESTION, 'CAMRIS' WILL BE LOOKING FOR THREE ENTRIES (BECAUSE IT IS EXPECTING A DATE (FOR EXAMPLE, JUN,6,47)), SO WHEN INPUTTING A SPECIAL RESPONSE, USE ANY TWO NUMBERS AFTER THE RESPONSE. FOR EXAMPLE: EXIT,3,5; OR BACKUP,2,3.

DO YOU WISH A PRINTOUT OF THE QUESTIONNAIRE (Y/N) ?YES

<< MILITARY RETIREMENT QUESTIONNAIRE >>

BA 398 - SPRING 1978

NAME-.....GRADE-.....ORGN-.....PHONE-.....

***** QUESTIONS #1 AND 2 APPLY TO ENLISTED MEMBERS ONLY. *****

1. DOES APPLICANT HOLD A RESERVE COMMISSION (Y/N).....
2. IF ANSWER TO QUESTION #1 IS 'Y', ENTER GRADE -.....
3. HAVE YOU HAD A BREAK IN ACTIVE SERVICE SINCE 1 JUNE 1958(Y/N).....
IF ANSWER TO QUESTION #3 IS 'Y', ENTER THE PERIOD OF THAT BREAK
(MONTH, DAY, YEAR)/...../..... TO/...../.....
4. PAY DATE(TOTAL MILITARY SERVICE DATE)(M,D,Y)/...../.....
5. TOTAL ACTIVE MILITARY SERVICE DATE (M,D,Y)/...../.....
6. TOTAL ACTIVE COMMISSIONED SERVICE DATE(M,D,Y)...../...../.....
7. EFFECTIVE DATE OF PROMOTION TO THE GRADE IN
WHICH YOU EXPECT TO RETIRE (DO NOT USE YOUR
DATE OF RANK!) (MONTH, DAY, YEAR) > > >...../...../.....
8. RETIREMENT DATE (MONTH, DAY, YEAR) > > >...../...../.....

<<<< TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS
WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE(1)
!!!!!!!!!!!!!!!!!!!!!!!!!!!!

9. DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-
ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH.(Y/N).....
10. ARE YOU MARRIED (Y/N).....
11. HOW MANY DEPENDENTS DO YOU HAVE INCLUDING YOURSELF).....
12. HOW MANY CHILDREN WILL YOU HAVE UNDER AGE 18 AT RETIREMENT DATE.....

<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY ADD ALL ALLOTMENT DEDUCTIONS

13. ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY) EXAMPLE = 900.....
14. AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOUR
ESTIMATED TOTAL EARNINGS FROM WAGES PER YEAR. DO NOT INCLUDE INCOME
FROM STOCKS, BONDS, INTEREST & INVESTMENTS. DO NOT INCLUDE YOUR
SPOUSE'S INCOME.....

<<< SURVIVOR INFORMATION >>>

15. DO YOU WISH SURVIVOR'S BENEFIT PLAN(Y/N).....
 16. BASE AMOUNT PER MONTH (MINIMUM=\$300).....MAXIMUM(Y/N).....
 17. << OPTIONS >> (A) SPOUSE <> (B) SPOUSE & CHILD <> (C) CHILD.....
 18. YOUR SPOUSE'S TOTAL ANNUAL WAGES AFTER YOU RETIRE-.....
 19. THE YEAR OF YOUR SPOUSE'S BIRTH (EXAMPLE = 1935).....
- QUESTIONS #20 AND 21 APPLY TO CHILDREN UNDER AGE 18 AT RETIREMENT DATE
20. THE YEAR OF YOUR YOUNGEST CHILD'S BIRTH (EXAMPLE = 1958).....
 21. THE YEAR OF YOUR 2ND YOUNGEST CHILD'S BIRTH-.....

<<< COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM >>>
BA 398 - SPRING 1978

THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS
(IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS,
AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE
COMPONENTS OF THE UNITED STATES AIR FORCE.

LAST NAME (EXAMPLE = JOHNSON)- ?GREENE
CURRENT GRADE(EXAMPLE= 05,E8)- ?06
ORGN. CODE(EXAMPLE=AFIT/CIDD)- ?ALC/XR
OFFICE PHONE (EXAMPLE= 57114)- ?57678

HAVE YOU HAD A BREAK IN ACTIVE DUTY
SERVICE SINCE 1 JUNE 1956 (Y/N) ?NO

TOTAL ACTIVE COMMISSION SERVICE DATE(EXAMPLE = NOV,15,65) ?JUN,20,46

TOTAL ACTIVE MILITARY SERVICE DATE(EXAMPLE = DEC,21,52) ?FEB,21,45

PAY DATE(TOTAL MILITARY SERVICE DATE)(EXAMPLE = OCT,15,50) ?FEB,21,45

EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK!) TO THE
GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT,22,72) ?JAN,1,73

RETIREMENT DATE (EXAMPLE = DEC,30,77) ?FEB,1,78

<<<< TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS.
WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE.

!!!!!!!!!!!!!!!!!!!!

DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-
ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH. (Y/N) ?YES

ARE YOU MARRIED (Y/N) ?YES

HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF) ?6

NUMBER OF CHILDREN UNDER 18 YEARS OF AGE AT RETIREMENT DATE ?2

<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL ALLOTMENT DEDUCTIONS

ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY)EXAMPLE =900 ?2450

AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOUR ESTIMATED
TOTAL EARNINGS FROM WAGES PER YEAR.

DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST & INVESTMENTS.
DO NOT INCLUDE YOUR SPOUSE'S EARNINGS<>EXAMPLE= 8500 ?1800

<<< SURVIVOR INFORMATION >>>

DO YOU WISH SURVIVOR'S BENEFIT PLAN (Y/N) ?YES

BASE AMOUNT PER MONTH(MINIMUM = 300 <> MAXIMUM = 2335) ?2335

<<< OPTIONS >>>

(A)SPOUSE <> (B)SPOUSE & CHILD <> (C)CHILD (EXAMPLE=B) ?B

YOUR SPOUSE'S TOTAL ANNUAL WAGES AFTER YOU RETIRE<>EXAMPLE= 7300 ?0

THE YEAR OF YOUR SPOUSE'S BIRTH(EXAMPLE= 1935) ?1927

THE FOLLOWING QUESTION(S) APPLY TO CHILDREN UNDER 18 AT RETIREMENT DATE

THE YEAR OF YOUR YOUNGEST CHILD'S BIRTH(EXAMPLE= 1958) ?1964

THE YEAR OF YOUR 2ND YOUNGEST CHILD'S BIRTH(EXAMPLE=1955) ?1962

[illegible]

| | WIDOW & 2 CHILD <><><><> | | WIDOW & 1 CHILD <><><><> | | WIDOW UNDER 60 <><><><> | | WIDOW OVER 60 <><><><> | | LUMP SUM <><><> |
|-----------------|--------------------------------|-------|--------------------------------|-------|-------------------------------|-------|------------------------------|-------|-----------------------|
| | 1978 | 1980 | 1980 | 1982 | 1982 | 1987 | 1987 | ---- | |
| SOCIAL SECURITY | <> | | <> | | <> | | <> | | <> \$255 |
| VA DIC/PENSION | <> | | <> | | <> | | <> | | <> \$400 |
| COMMERCIAL INS | <> | | <> | | <> | | <> | | <> |
| N S L I | <> | | <> | | <> | | <> | | <> |
| SURV BEN PLAN | <> | | <> | | <> | | <> | | <> |
| WAGES | <> | | <> | | <> | | <> | | <> |
| | <> | | <> | | <> | | <> | | <> |

GREENE

06

ALC/XR

57678

<<< RETIREMENT ACCRUED LEAVE STATEMENT >>>

| | << 60 DAYS >> <>><><> | << 30 DAYS >> <>><><> | < DAILY > <>><><> |
|--------------------|--------------------------|--------------------------|----------------------|
| BASE PAY | \$5340.00 | \$2670.00 | \$ 89.00 |
| FEDERAL TAXES(20%) | \$1068.00 <>><><> | \$ 534.00 <>><><> | \$17.80 <>><><> |
| NET BASE PAY | \$4272.00 | \$2136.00 | \$71.20 |
| + BAS | \$ 119.06 | \$ 59.53 | \$ 1.98 |
| + BAQ | \$ 742.80 <>><><> | \$ 371.40 <>><><> | \$12.38 <>><><> |
| NET TOTAL | \$5133.86 | \$2566.93 | \$85.56 |

NOTE THE FIGURES ABOVE UNDER 'NET TOTAL' APPLY ONLY TO THOSE DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO 1 SEPTEMBER 1976. THE 'NET BASE PAY' FIGURE APPLIES TO ALL DAYS OF LEAVE ACCRUED AFTER THAT DATE. THE REASON: IN 1976, THE CONGRESS PASSED A LAW WHICH EXCLUDED THE PAYMENT OF QUARTERS (BAQ) AND SUBSISTENCE (BAS) ALLOWANCES TO ACCRUED LEAVE SETTLEMENTS UPON RETIREMENT OR SEPARATION. THE LAW WENT INTO EFFECT ON 1 SEPTEMBER 1976, AND ITS SAVE PAY PROVISION ALLOWED THE SERVICES TO CONTINUE TO PAY THE QUARTERS AND SUBSISTENCE ALLOWANCES FOR DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO THE LAW'S EFFECTIVE DATE. ON 1 SEPTEMBER 1976, THEREFORE, EACH BASE ACCOUNTING AND FINANCE OFFICE CALCULATED THE NUMBER OF DAYS OF LEAVE EACH ACTIVE MEMBER HELD AS OF 31 AUGUST 1976. THEY ALSO HAVE CAREFULLY MONITORED THE NUMBER OF THOSE 'SAVE PAY' DAYS THAT YOU HAVE USED SINCE 1 SEPTEMBER 1976. YOU MAY OBTAIN THOSE FIGURES ('AS OF AUG 76' AND 'CURRENT BALANCE') FROM YOUR SERVICING ACCOUNTING AND FINANCE OFFICE. THE MILITARY PAY AND ENTITLEMENTS MANUAL, PP. 4-30 AND 4-18.1, CONTAINS MORE INFORMATION ON THE 1976 LAW AND COMPUTATION OF LEAVE SETTLEMENTS.

EXAMPLE A PERSON IS RETIRING WITH 60 DAYS OF ACCRUED LEAVE THAT HE WISHES TO 'SELL' BACK. OF THOSE 60 DAYS, 15 DAYS ARE 'SAVE PAY' DAYS, THAT IS, THEY WERE ACCRUED PRIOR TO 1 SEPT 76. THEREFORE, THE 'NET TOTAL' LINE APPLIES TO THE 'SAVE PAY' DAYS, AND THE 'NET BASE PAY' LINE APPLIES TO THE REMAINING 45 DAYS.

ANY OF THE FOLLOWING CODE LETTER COMMANDS MAY BE INPUT.
PLEASE INPUT ONLY ONE CODE LETTER COMMAND AT A TIME.

PRODUCT
 <><><><><><>

| | |
|---|--|
| A | PRINTS ALL INFORMATION FROM ALL COMMANDS BELOW |
| B | TABLE OF SURVIVOR'S BENEFITS AND THEIR SOURCES |
| L | LICENSE PLATES FOR DIS- ABLED VETERANS. |
| M | STATE BONUS INFORMATION |
| R | BIBLIOGRAPHY AND LIST OF SOURCES OF INFORMATION |
| S | ESTIMATING YOUR SOCIAL SECURITY RETIREMENT BENEFITS |
| T | STATE INCOME TAX INFORMATION |

TYPE THE APPROPRIATE CODE LETTER COMMAND OR 'H' FOR HELP 1A

<<< STATE INCOME TAX INFORMATION >>>

<<< TABLE OF SURVIVORS' BENEFITS AND THEIR SOURCES >>>

<<< LICENSE PLATES FOR DISABLED VETERANS >>>

<<< STATE BONUS INFORMATION >>>

<<< BIBLIOGRAPHY AND LIST OF SOURCES OF INFORMATION >>>

<<< ESTIMATING YOUR SOCIAL SECURITY RETIREMENT BENEFITS >>>

PAGE 1 OF 5

<<< COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM >>>
BA 398 - SPRING 1978

THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS
(IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS,
AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE
COMPONENTS OF THE UNITED STATES AIR FORCE.

LAST NAME (EXAMPLE = JOHNSON)- ?JONES
CURRENT GRADE(EXAMPLE= 05,E8)- ?06
ORGN. CODE(EXAMPLE=AFIT/CIDD)- ?2851/DP
OFFICE PHONE (EXAMPLE= 57114)- ?57961

HAVE YOU HAD A BREAK IN ACTIVE DUTY
SERVICE SINCE 1 JUNE 1958 (Y/N) ?NO

TOTAL ACTIVE COMMISSION SERVICE DATE(EXAMPLE = NOV,15,65) ?MAR,10,53

TOTAL ACTIVE MILITARY SERVICE DATE(EXAMPLE = DEC,21,52) ?DEC,30,51

PAY DATE(TOTAL MILITARY SERVICE DATE)(EXAMPLE = OCT,15,50) ?DEC,30,51

EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK!) TO THE
GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT,22,72) ?JAN,1,72

RETIREMENT DATE (EXAMPLE = DEC,30,77) ?FEB,1,78

<<<< TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS.
WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE.
!!!!!!!!!!!!!!!!!!!!

DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-
ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH. (Y/N) ?NO

ARE YOU MARRIED (Y/N) ?YES

HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF) ?2

<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL ALLOTMENT DEDUCTIONS

ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY)EXAMPLE =900 ?2360

AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOUR ESTIMATED
TOTAL EARNINGS FROM WAGES PER YEAR.
DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST & INVESTMENTS.
DO NOT INCLUDE YOUR SPOUSE'S EARNINGS<>EXAMPLE= 8500 ?0

<<< SURVIVOR INFORMATION >>>

DO YOU WISH SURVIVOR'S BENEFIT PLAN (Y/N) ?NO

YOUR SPOUSE'S TOTAL ANNUAL WAGES AFTER YOU RETIRE<>EXAMPLE= 7300 70

THE YEAR OF YOUR SPOUSE'S BIRTH(EXAMPLE= 1935) 71932

<<<< ESTATE PLANNING CHART >>>>

| | WIDOW & 2 CHILD <><>><><> | WIDOW & 1 CHILD <><>><><> | WIDOW UNDER 60 <><>><><> | WIDOW OVER 60 <><>><><> | LUMP SUM <><><> |
|-----------------|---------------------------------|---------------------------------|--------------------------------|-------------------------------|-----------------------|
| | <-- NOT APPLICABLE--> | | 1978 1992 | 1992 ---- | |
| SOCIAL SECURITY | <> | <> | <> | <> | <> \$255 |
| VA DIC/PENSION | <> | <> | <> | <> | <> \$400 |
| COMMERCIAL INS | <> | <> | <> | <> | <> |
| N S L I | <> | <> | <> | <> | <> |
| SURV BEN PLAN | <> | <> | <> | <> | <> |
| WAGES | <> | <> | <> | <> | <> |
| | <> | <> | <> | <> | <> |

JONES

06

2851/DP

57961

<<< RETIREMENT ACCRUED LEAVE STATEMENT >>>

| | << 60 DAYS >> <>><><> | << 30 DAYS >> <>><><> | < DAILY > <>><><> |
|--------------------|--------------------------|--------------------------|----------------------|
| BASE PAY | \$5340.00 | \$2670.00 | \$ 89.00 |
| FEDERAL TAXES(20%) | \$1068.00 <>><><> | \$ 534.00 <>><><> | \$17.80 <>><><> |
| NET BASE PAY | \$4272.00 | \$2136.00 | \$71.20 |
| + BAS | \$ 119.06 | \$ 59.53 | \$ 1.98 |
| + BAQ | \$ 742.80 <>><><> | \$ 371.40 <>><><> | \$12.38 <>><><> |
| NET TOTAL | \$5133.86 | \$2566.93 | \$85.56 |

NOTE THE FIGURES ABOVE UNDER 'NET TOTAL' APPLY ONLY TO THOSE DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO 1 SEPTEMBER 1976. THE 'NET BASE PAY' FIGURE APPLIES TO ALL DAYS OF LEAVE ACCRUED AFTER THAT DATE. THE REASON: IN 1976, THE CONGRESS PASSED A LAW WHICH EXCLUDED THE PAYMENT OF QUARTERS (BAQ) AND SUBSISTENCE (BAS) ALLOWANCES TO ACCRUED LEAVE SETTLEMENTS UPON RETIREMENT OR SEPARATION. THE LAW WENT INTO EFFECT ON 1 SEPTEMBER 1976, AND ITS SAVE PAY PROVISION ALLOWED THE SERVICES TO CONTINUE TO PAY THE QUARTERS AND SUBSISTENCE ALLOWANCES FOR DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO THE LAW'S EFFECTIVE DATE. ON 1 SEPTEMBER 1976, THEREFORE, EACH BASE ACCOUNTING AND FINANCE OFFICE CALCULATED THE NUMBER OF DAYS OF LEAVE EACH ACTIVE MEMBER HELD AS OF 31 AUGUST 1976. THEY ALSO HAVE CAREFULLY MONITORED THE NUMBER OF THOSE 'SAVE PAY' DAYS THAT YOU HAVE USED SINCE 1 SEPTEMBER 1976. YOU MAY OBTAIN THOSE FIGURES ('AS OF AUG 76' AND 'CURRENT BALANCE') FROM YOUR SERVICING ACCOUNTING AND FINANCE OFFICE. THE MILITARY PAY AND ENTITLEMENTS MANUAL, PP. 4-30 AND 4-18.1, CONTAINS MORE INFORMATION ON THE 1976 LAW AND COMPUTATION OF LEAVE SETTLEMENTS.

EXAMPLE A PERSON IS RETIRING WITH 60 DAYS OF ACCRUED LEAVE THAT HE WISHES TO 'SELL' BACK. OF THOSE 60 DAYS, 15 DAYS ARE 'SAVE PAY' DAYS, THAT IS, THEY WERE ACCRUED PRIOR TO 1 SEPT 76. THEREFORE, THE 'NET TOTAL' LINE APPLIES TO THE 'SAVE PAY' DAYS, AND THE 'NET BASE PAY' LINE APPLIES TO THE REMAINING 45 DAYS.

PAGE 1 OF 5

<<< COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM >>>
BA 398 - SPRING 1978

THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS
(IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS,
AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE
COMPONENTS OF THE UNITED STATES AIR FORCE.

LAST NAME (EXAMPLE = JOHNSON)- ?BROWN
CURRENT GRADE(EXAMPLE= 05,E8)- ?04
ORGN. CODE(EXAMPLE=AFIT/CIDD)- ?HAF/DPG
OFFICE PHONE (EXAMPLE= 57114)- 7441-4560

HAVE YOU HAD A BREAK IN ACTIVE DUTY
SERVICE SINCE 1 JUNE 1958 (Y/N) ?YES

BEGINNING DATE OF THAT BREAK (EXAMPLE = JUN,1,59) ?JUN,1,58

ENDING DATE OF THAT BREAK (EXAMPLE = AUG,4,59) ?OCT,14,58

TOTAL ACTIVE COMMISSION SERVICE DATE(EXAMPLE = NOV,15,65) ?FEB,22,58

TOTAL ACTIVE MILITARY SERVICE DATE(EXAMPLE = DEC,21,52) ?DEC,9,54

PAY DATE(TOTAL MILITARY SERVICE DATE)(EXAMPLE = OCT,15,50) ?JUN,7,46

EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK) TO THE
GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT,22,72) ?SEP,1,68

RETIREMENT DATE (EXAMPLE = DEC,30,77) ?AUG,1,78

<<<< TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS.
WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE.
!!!!!!!!!!!!!!!!!!!!!!!!!!!!

DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-
ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH. (Y/N) ?YES

ARE YOU MARRIED (Y/N) ?NO

HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF) ?3

NUMBER OF CHILDREN UNDER 18 YEARS OF AGE AT RETIREMENT DATE ?2

<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL ALLOTMENT DEDUCTIONS

ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY)EXAMPLE =900 ?1790

AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOUR ESTIMATED
TOTAL EARNINGS FROM WAGES PER YEAR.

DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST & INVESTMENTS.
DO NOT INCLUDE YOUR SPOUSE'S EARNINGS<>EXAMPLE= 8500 ?18000

<<< SURVIVOR INFORMATION >>>

DO YOU WISH SURVIVOR'S BENEFIT PLAN (Y/N) ?YES

BASE AMOUNT PER MONTH(MINIMUM = 300 <> MAXIMUM = 1494) 7750

<<< OPTIONS >>>

(A)SPOUSE <> (B)SPOUSE & CHILD <> (C)CHILD (EXAMPLE=B) ?C

THE FOLLOWING QUESTION(S) APPLY TO CHILDREN UNDER 18 AT RETIREMENT DATE

THE YEAR OF YOUR YOUNGEST CHILD'S BIRTH(EXAMPLE= 1958) ?1975

THE YEAR OF YOUR 2ND YOUNGEST CHILD'S BIRTH(EXAMPLE=1955) ?1970

<<<<< SURVIVORS' INCOME >>>>>

| <<< ANALYSIS >>> | ANNUAL | MONTHLY | BIMONTHLY |
|-----------------------------|---------|---------|-----------|
| <><><><><><><><> | <><><> | <><><> | <><><> |
| SURV BEN PLAN(.55 X \$ 750) | \$ 4950 | \$ 412 | \$ 206 |
| FEDERAL TAXES | \$ 280 | \$ 23 | \$ 11 |
| <><><><><><><><> | <><><> | <><><> | <><><> |
| RETIREMENT INCOME | \$ 4670 | \$ 389 | \$ 194 |
| <><><><><><><><> | <><><> | <><><> | <><><> |
| FED TAX CREDIT(SCHED RIC) | \$ 228 | \$!9 | \$ 9 |
| INCOME WITH TAX CREDIT | \$ 4898 | \$ 408 | \$ 204 |
| <><><><><><><><> | <><><> | <><><> | <><><> |
| TAKE HOME(INCLUDING WAGES) | \$ 4898 | \$ 408 | \$ 204 |

<<<< ESTATE PLANNING CHART >>>>

| | WIDOW & 2 CHILD ->->->->->->-> | | WIDOW & 1 CHILD ->->->->->->-> | | WIDOW UNDER 60 ->->->->->->-> | | WIDOW OVER 60 ->->->->->->-> | | LUMP SUM ->->->->->->-> |
|-----------------|--------------------------------------|-------|--------------------------------------|-------|-------------------------------------|-------|------------------------------------|-------|-------------------------------|
| | 1978 | 1988 | 1988 | 1993 | <-- NOT APPLICABLE --> | | | | |
| SOCIAL SECURITY | <> | | <> | | <> | | <> | | \$255 |
| VA DIC/PENSION | <> | | <> | | <> | | <> | | \$400 |
| COMMERCIAL INS | <> | | <> | | <> | | <> | | |
| N S L I | <> | | <> | | <> | | <> | | |
| SURV BEN PLAN | <> | | <> | | <> | | <> | | |
| WAGES | <> | | <> | | <> | | <> | | |
| | <> | | <> | | <> | | <> | | |

BROWN

04

HAF/DPG

441-4560

<<< RETIREMENT ACCRUED LEAVE STATEMENT >>>

| | << 60 DAYS >> <>><><> | << 30 DAYS >> <>><><> | < DAILY > <>><><> |
|--------------------|--------------------------|--------------------------|----------------------|
| BASE PAY | \$3643.80 | \$1821.90 | \$ 60.73 |
| FEDERAL TAXES(20%) | \$ 728.76 <>><><> | \$ 364.38 <>><><> | \$12.15 <>><><> |
| NET BASE PAY | \$2915.04 | \$1457.52 | \$48.58 |
| + BAS | \$ 119.06 | \$ 59.53 | \$ 1.98 |
| + BAQ | \$ 603.60 <>><><> | \$ 301.80 <>><><> | \$10.06 <>><><> |
| NET TOTAL | \$3637.70 | \$1818.85 | \$60.63 |

NOTE THE FIGURES ABOVE UNDER 'NET TOTAL' APPLY ONLY TO THOSE DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO 1 SEPTEMBER 1976. THE 'NET BASE PAY' FIGURE APPLIES TO ALL DAYS OF LEAVE ACCRUED AFTER THAT DATE. THE REASON: IN 1976, THE CONGRESS PASSED A LAW WHICH EXCLUDED THE PAYMENT OF QUARTERS (BAQ) AND SUBSISTENCE (BAS) ALLOWANCES TO ACCRUED LEAVE SETTLEMENTS UPON RETIREMENT OR SEPARATION. THE LAW WENT INTO EFFECT ON 1 SEPTEMBER 1976, AND ITS SAVE PAY PROVISION ALLOWED THE SERVICES TO CONTINUE TO PAY THE QUARTERS AND SUBSISTENCE ALLOWANCES FOR DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO THE LAW'S EFFECTIVE DATE. ON 1 SEPTEMBER 1976, THEREFORE, EACH BASE ACCOUNTING AND FINANCE OFFICE CALCULATED THE NUMBER OF DAYS OF LEAVE EACH ACTIVE MEMBER HELD AS OF 31 AUGUST 1976. THEY ALSO HAVE CAREFULLY MONITORED THE NUMBER OF THOSE 'SAVE PAY' DAYS THAT YOU HAVE USED SINCE 1 SEPTEMBER 1976. YOU MAY OBTAIN THOSE FIGURES ('AS OF AUG 76' AND 'CURRENT BALANCE') FROM YOUR SERVICING ACCOUNTING AND FINANCE OFFICE. THE MILITARY PAY AND ENTITLEMENTS MANUAL, PP. 4-30 AND 4-18.1, CONTAINS MORE INFORMATION ON THE 1976 LAW AND COMPUTATION OF LEAVE SETTLEMENTS.

EXAMPLE A PERSON IS RETIRING WITH 60 DAYS OF ACCRUED LEAVE THAT HE WISHES TO 'SELL' BACK. OF THOSE 60 DAYS, 15 DAYS ARE 'SAVE PAY' DAYS, THAT IS, THEY WERE ACCRUED PRIOR TO 1 SEPT 76. THEREFORE, THE 'NET TOTAL' LINE APPLIES TO THE 'SAVE PAY' DAYS, AND THE 'NET BASE PAY' LINE APPLIES TO THE REMAINING 45 DAYS.

PAGE 1 OF 5

<<< COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM >>>
BA 398 - SPRING 1978

THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS
(IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS,
AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE
COMPONENTS OF THE UNITED STATES AIR FORCE.

LAST NAME (EXAMPLE = JOHNSON)- ?SMITH
CURRENT GRADE(EXAMPLE= 05,E8)- 705
ORGN. CODE(EXAMPLE=AFIT/CIDD)- ?BSB/EVP
OFFICE PHONE (EXAMPLE= 57114)- ?51803

HAVE YOU HAD A BREAK IN ACTIVE DUTY
SERVICE SINCE 1 JUNE 1958 (Y/N) ?NO

TOTAL ACTIVE COMMISSION SERVICE DATE(EXAMPLE = NOV,15,65) ?AUG,21,53

TOTAL ACTIVE MILITARY SERVICE DATE(EXAMPLE = DEC,21,52) ?MAR,10,55

PAY DATE(TOTAL MILITARY SERVICE DATE)(EXAMPLE = OCT,15,50) ?MAY,18,52

EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK!) TO THE
GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT,22,72) ?JUN,1,75

RETIREMENT DATE (EXAMPLE = DEC,30,77) ?FEB,1,78

<<<< TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS.
WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE.
!!!!!!!!!!!!!!!!!!!!

DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-
ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH. (Y/N) ?NO

ARE YOU MARRIED (Y/N) ?NO

HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF) ?1

<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL ALLOTMENT DEDUCTIONS

ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY)EXAMPLE =900 ?1850

AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOUR ESTIMATED
TOTAL EARNINGS FROM WAGES PER YEAR.

DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST & INVESTMENTS.
DO NOT INCLUDE YOUR SPOUSE'S EARNINGS<>EXAMPLE= 8500 ?9000

132

PAGE 2 OF 5

<<< SURVIVOR INFORMATION >>>

DO YOU WISH SURVIVOR'S BENEFIT PLAN (Y/N) ?NO

<<< MILITARY RETIREMENT PAY COMPUTATION >>>

ALL COMPUTATIONS & FIGURES ARE PROVIDED FOR YOU AS A SERVICE OF YOUR LOCAL PERSONNEL OFFICE AND SHOULD NOT BE CONSIDERED AS AN OFFICIAL EXPRESSION OF YOUR SERVICE BRANCH. FOR MORE DETAILED INFORMATION CONTACT THE OFFICE OF PRIMARY RESPONSIBILITY CONCERNED.

| | | | |
|--|---|--|---|
| SMITH | 05 | BSB/EVP | 51803 |
| BASIC PAY RATE AND EFFECTIVE DATE | SERVICE FOR PAY AS OF RETIREMENT | 1405 SERVICE AS OF RETIREMENT | TOTAL ACTIVE SVC AS OF RETIREMENT DATE |
| <<<<<<<<<< | <<<<<<<<< | <<<<<<<<< | <<<<<<<<<<<<<< |
| \$2260.88 | 24 3 12 | 24 3 12 | 21 5 20 |
| 1 OCT 74 | YRS MOS DAYS | YRS MOS DAYS | YRS MOS DAYS |

RETIRED PAY = BASIC PAY X 2.5% FOR EACH YEAR OF '1405' SERVICE

| | ANNUAL | MONTHLY |
|-----------------------|---------|---------|
| | <><><> | <><><< |
| GROSS RETIREMENT PAY: | \$16816 | \$ 1401 |

INCOME WITHOUT SURVIVOR'S BENEFIT PLAN

[illegible]

<< NET PAY ANALYSIS >>

PRESENT NET TAKE HOME PAY= \$1850 * RETIREMENT NET TAKE HOME PAY= \$1132

THE DIFFERENCE IN NET TAKE HOME PAY = \$717

YOU ARE NOW WORKING FOR \$4.48 PER HOUR (\$717/160 HRS)

==== ESTATE PLANNING CHART =====

| | WIDOW & 2 CHILD | WIDOW & 1 CHILD | WIDOW UNDER 60 | WIDOW OVER 60 | LUMP SUM |
|-----------------|---------------------|---------------------|---------------------|---------------------|-------------|
| | <><><><> | <><><><> | <><><><> | <><><><> | <><><><> |
| | -- NOT APPLICABLE-- | -- NOT APPLICABLE-- | -- NOT APPLICABLE-- | -- NOT APPLICABLE-- | |
| SOCIAL SECURITY | <> | <> | <> | <> | \$255 |
| VA DIC/PENSION | <> | <> | <> | <> | \$400 |
| COMMERCIAL INS | <> | <> | <> | <> | |
| N S L I | <> | <> | <> | <> | |
| SURV BEN PLAN | <> | <> | <> | <> | |
| WAGES | <> | <> | <> | <> | |
| | <> | <> | <> | <> | |

SMITH

C5

BSB/EVP

51803

<<< RETIREMENT ACCRUED LEAVE STATEMENT >>>

| | << 60 DAYS >> <>><><> | << 30 DAYS >> <>><><> | < DAILY > <>><><> |
|--------------------|--------------------------|--------------------------|----------------------|
| BASE PAY | \$4357.20 | \$2178.60 | \$ 72.62 |
| FEDERAL TAXES(20%) | \$ 871.44 <>><><> | \$ 435.72 <>><><> | \$14.52 <>><><> |
| NET BASE PAY | \$3485.76 | \$1742.88 | \$58.10 |
| + BAS | \$ 119.06 | \$ 59.53 | \$ 1.98 |
| + BAQ | \$ 561.60 <>><><> | \$ 280.80 <>><><> | \$ 9.36 <>><><> |
| NET TOTAL | \$4166.42 | \$2083.21 | \$69.44 |

NOTE THE FIGURES ABOVE UNDER 'NET TOTAL' APPLY ONLY TO THOSE DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO 1 SEPTEMBER 1976. THE 'NET BASE PAY' FIGURE APPLIES TO ALL DAYS OF LEAVE ACCRUED AFTER THAT DATE. THE REASON: IN 1976, THE CONGRESS PASSED A LAW WHICH EXCLUDED THE PAYMENT OF QUARTERS (BAQ) AND SUBSISTENCE (BAS) ALLOWANCES TO ACCRUED LEAVE SETTLEMENTS UPON RETIREMENT OR SEPARATION. THE LAW WENT INTO EFFECT ON 1 SEPTEMBER 1976, AND ITS SAVE PAY PROVISION ALLOWED THE SERVICES TO CONTINUE TO PAY THE QUARTERS AND SUBSISTENCE ALLOWANCES FOR DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO THE LAW'S EFFECTIVE DATE. ON 1 SEPTEMBER 1976, THEREFORE, EACH BASE ACCOUNTING AND FINANCE OFFICE CALCULATED THE NUMBER OF DAYS OF LEAVE EACH ACTIVE MEMBER HELD AS OF 31 AUGUST 1976. THEY ALSO HAVE CAREFULLY MONITORED THE NUMBER OF THOSE 'SAVE PAY' DAYS THAT YOU HAVE USED SINCE 1 SEPTEMBER 1976. YOU MAY OBTAIN THOSE FIGURES ('AS OF AUG 76' AND 'CURRENT BALANCE') FROM YOUR SERVICING ACCOUNTING AND FINANCE OFFICE. THE MILITARY PAY AND ENTITLEMENTS MANUAL, PP. 4-30 AND 4-18.1, CONTAINS MORE INFORMATION ON THE 1976 LAW AND COMPUTATION OF LEAVE SETTLEMENTS.

EXAMPLE A PERSON IS RETIRING WITH 60 DAYS OF ACCRUED LEAVE THAT HE WISHES TO 'SELL' BACK. OF THOSE 60 DAYS, 15 DAYS ARE 'SAVE PAY' DAYS, THAT IS, THEY WERE ACCRUED PRIOR TO 1 SEPT 76. THEREFORE, THE 'NET TOTAL' LINE APPLIES TO THE 'SAVE PAY' DAYS, AND THE 'NET BASE PAY' LINE APPLIES TO THE REMAINING 45 DAYS.

PAGE 1 OF 5

<<< COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM >>>
BA 398 - SPRING 1978

THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS
(IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS,
AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE
COMPONENTS OF THE UNITED STATES AIR FORCE.

LAST NAME (EXAMPLE = JOHNSON)- ?GRAY
CURRENT GRADE(EXAMPLE= 05,E8)- ?E7
ORGN. CODE(EXAMPLE=AFIT/CIDD)- ?HQ AFLC
OFFICE PHONE (EXAMPLE= 57114)- ?84951

DOES APPLICANT HOLD A RESERVE COMMISSION(Y/N) ?NO

TOTAL ACTIVE MILITARY SERVICE DATE(EXAMPLE = DEC,21,52) ?FEB,21,53

PAY DATE(TOTAL MILITARY SERVICE DATE)(EXAMPLE = OCT,15,50) ?FEB,21,53

EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK!) TO THE
GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT,22,72) ?SEP,1,73

RETIREMENT DATE (EXAMPLE = DEC,30,77) ?APR,1,78

<<<< TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS.
WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE.
!!!!!!!!!!!!!!!!!!!!

DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-
ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH. (Y/N) ?YES

ARE YOU MARRIED (Y/N) ?YES

HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF) ?3

NUMBER OF CHILDREN UNDER 18 YEARS OF AGE AT RETIREMENT DATE ?1

<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL ALLOTMENT DEDUCTIONS

ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY)EXAMPLE =900 ?1180

AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOUR ESTIMATED
TOTAL EARNINGS FROM WAGES PER YEAR.
DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST & INVESTMENTS.
DO NOT INCLUDE YOUR SPOUSE'S EARNINGS<>EXAMPLE= 8500 ?1800

<<< SURVIVOR INFORMATION >>>

DO YOU WISH SURVIVOR'S BENEFIT PLAN (Y/N) ?YES

BASE AMOUNT PER MONTH(MINIMUM = 300 <> MAXIMUM = 671) ?300

<<< OPTIONS >>>

(A)SPOUSE <> (B)SPOUSE & CHILD <> (C)CHILD (EXAMPLE=B) ?B

YOUR SPOUSE'S TOTAL ANNUAL WAGES AFTER YOU RETIRE<>EXAMPLE= 7300 ?4000

THE YEAR OF YOUR SPOUSE'S BIRTH(EXAMPLE= 1935) ?1935

THE FOLLOWING QUESTION(S) APPLY TO CHILDREN UNDER 18 AT RETIREMENT DATE

THE YEAR OF YOUR YOUNGEST CHILD'S BIRTH(EXAMPLE= 1958) ?1965

<<< MILITARY RETIREMENT PAY COMPUTATION >>>

ALL COMPUTATIONS & FIGURES ARE PROVIDED FOR YOU AS A SERVICE OF YOUR LOCAL PERSONNEL OFFICE AND SHOULD NOT BE CONSIDERED AS AN OFFICIAL EXPRESSION OF YOUR SERVICE BRANCH. FOR MORE DETAILED INFORMATION CONTACT THE OFFICE OF PRIMARY RESPONSIBILITY CONCERNED.

| GRAY | E7 | HQ AFLC | 84951 |
|--|---|--|---|
| BASIC PAY RATE AND EFFECTIVE DATE | SERVICE FOR PAY AS OF RETIREMENT | 1405 SERVICE AS OF RETIREMENT | TOTAL ACTIVE SVC AS OF RETIREMENT DATE |
| <<<<<<<<<< | <<<<<<<<< | <<<<<<<<< | <<<<<<<<<<<<<<<< |
| \$1167.30 1 OCT 73 | 22 6 9 YRS MOS DAYS | NOT APPLICABLE YRS MOS DAYS | 22 6 9 YRS MOS DAYS |

RETIRED PAY = BASIC PAY X 2.5% FOR EACH YEAR OF ACTIVE SERVICE

| | ANNUAL | MONTHLY |
|----------------------------------|----------|---------|
| GROSS RETIREMENT PAY: | \$ 8247 | \$ 687 |
| SURVIVOR BENEFIT PLAN REDUCTION: | - \$ 108 | - \$ 9 |
| ADJUSTED GROSS(=TAXABLE INCOME): | \$ 8139 | \$ 678 |
| (TAX SAVINGS DUE TO SBP: | \$ 19 | \$ 1) |

INCOME WITH SURVIVOR'S BENEFIT PLAN

[illegible]

« NET PAY ANALYSIS »

PRESENT NET TAKE HOME PAY= \$1180 * RETIREMENT NET TAKE HOME PAY= \$642

THE DIFFERENCE IN NET TAKE HOME PAY = \$537

YOU ARE NOW WORKING FOR \$3.36 PER HOUR (\$537/160 HRS)

| <<< ANALYSIS >>> | ANNUAL | MONTHLY | BIMONTHLY |
|-----------------------------|---------|---------|-----------|
| SURV BEN PLAN(.55 X \$ 300) | \$ 1979 | \$ 164 | \$ 82 |
| FEDERAL TAXES | \$ 0 | \$ 0 | \$ 0 |
| RETIREMENT INCOME | \$ 1979 | \$ 164 | \$ 82 |
| FED TAX CREDIT(SCHED RIC) | \$ 0 | \$ 0 | \$ 0 |
| INCOME WITH TAX CREDIT | \$ 1979 | \$ 164 | \$ 82 |
| CIVILIAN EMPLOYMENT(TOTAL) | \$ 4000 | \$ 333 | \$ 166 |
| TOTAL TAXES | \$ 455 | \$ 37 | \$ 18 |
| TAKE HOME(INCLUDING WAGES) | \$ 5524 | \$ 460 | \$ 230 |

| | | WIDOW & 2 CHILD | WIDOW & 1 CHILD | WIDOW UNDER 60 | WIDOW OVER 60 | LUMP SUM |
|-----------------|----|--------------------|--------------------|-------------------|------------------|-------------|
| | | <><><><> | <><><><> | <><><><> | <><><><> | <><><> |
| | | ---- | 1978 1983 | 1983 1995 | 1995 ---- | |
| SOCIAL SECURITY | <> | | <> | <> | <> | \$255 |
| VA DIC/PENSION | <> | | <> | <> | <> | \$400 |
| COMMERCIAL INS | <> | | <> | <> | <> | |
| N S L I | <> | | <> | <> | <> | |
| SURV BEN PLAN | <> | | <> | <> | <> | |
| WAGES | <> | | <> | <> | <> | |
| | <> | | <> | <> | <> | |

GRAY

E7

HQ AFLC

84951

<<< RETIREMENT ACCRUED LEAVE STATEMENT >>>

| | << 60 DAYS >> <>><><> | << 30 DAYS >> <>><><> | < DAILY > <>><><> |
|--------------------|--------------------------|--------------------------|----------------------|
| BASE PAY | \$2063.40 | \$1031.70 | \$ 34.39 |
| FEDERAL TAXES(20%) | \$ 412.68 <>><><> | \$ 206.34 <>><><> | \$ 6.88 <>><><> |
| NET BASE PAY | \$1650.72 | \$ 825.36 | \$27.51 |
| BAS AND BAQ | \$ 117.00 <>><><> | \$ 58.50 <>><><> | \$ 1.95 <>><><> |
| NET TOTAL | \$1767.72 | \$ 883.86 | \$29.46 |

PAGE 1 OF 5

<<< COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM >>>
BA 398 - SPRING 1978

THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS
(IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS,
AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE
COMPONENTS OF THE UNITED STATES AIR FORCE.

LAST NAME (EXAMPLE = JOHNSON)- ?JOHNSON
CURRENT GRADE(EXAMPLE= 05,E8)- ?E6
ORGN. CODE(EXAMPLE=AFIT/CIDD)- ?USAR/SAM
OFFICE PHONE (EXAMPLE= 57114)- ?258-0795

DOES APPLICANT HOLD A RESERVE COMMISSION(Y/N) ?NO

TOTAL ACTIVE MILITARY SERVICE DATE(EXAMPLE = DEC,21,52) ?SEP,10,57

PAY DATE(TOTAL MILITARY SERVICE DATE)(EXAMPLE = OCT,15,50) ?JUL,2,57

EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK) TO THE
GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT,22,72) ?FEB,1,74

RETIREMENT DATE (EXAMPLE = DEC,30,77) ?FEB,1,78

<<<< TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS.
WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE.
!!!!!!!!!!!!!!!!!!!!

DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-
ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH. (Y/N) ?NO

ARE YOU MARRIED (Y/N) ?YES

HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF) ?2

<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL ALLOTMENT DEDUCTIONS

ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY)EXAMPLE =900 ?1000

AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOUR ESTIMATED
TOTAL EARNINGS FROM WAGES PER YEAR.
DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST & INVESTMENTS.
DO NOT INCLUDE YOUR SPOUSE'S EARNINGS<>EXAMPLE= 8500 ?900

<<< SURVIVOR INFORMATION >>>

DO YOU WISH SURVIVOR'S BENEFIT PLAN (Y/N) ?YES

BASE AMOUNT PER MONTH(MINIMUM = 300 <> MAXIMUM = 425) 7300

<<< OPTIONS >>>

(A)SPOUSE <> (B)SPOUSE & CHILD <> (C)CHILD (EXAMPLE=B) ?A

YOUR SPOUSE'S TOTAL ANNUAL WAGES AFTER YOU RETIRE<>EXAMPLE= 7300 77000

THE YEAR OF YOUR SPOUSE'S BIRTH(EXAMPLE= 1935) 71941

ALL COMPUTATIONS & FIGURES ARE PROVIDED FOR YOU AS A SERVICE OF YOUR LOCAL PERSONNEL OFFICE AND SHOULD NOT BE CONSIDERED AS AN OFFICIAL EXPRESSION OF YOUR SERVICE BRANCH. FOR MORE DETAILED INFORMATION CONTACT THE OFFICE OF PRIMARY RESPONSIBILITY CONCERNED.

| JOHNSON | E6 | USAR/SAM | 258-0795 |
|---|--|-------------------------------------|--|
| BASIC PAY RATE AND EFFECTIVE DATE | SERVICE FOR PAY AS OF RETIREMENT | 1405 SERVICE AS OF RETIREMENT | TOTAL ACTIVE SVC AS OF RETIREMENT DATE |
| <><><><><><> | <><><><><><> | <><><><><><> | <><><><><><><> |
| \$843.48 | 20 7 0 | NOT APPLICABLE | 20 4 22 |
| 1 OCT 76 | YRS MOS DAYS | YRS MOS DAYS | YRS MOS DAYS |

RETIRED PAY = BASIC PAY X 2.5% FOR EACH YEAR OF ACTIVE SERVICE

| | ANNUAL | MONTHLY |
|----------------------------------|---------|---------|
| GROSS RETIREMENT PAY: | \$ 5182 | \$ 431 |
| SURVIVOR BENEFIT PLAN REDUCTION: | \$ 90 | \$ 7 |
| ADJUSTED GROSS(=TAXABLE INCOME): | \$ 5092 | \$ 424 |
| (TAX SAVINGS DUE TO SBP: | \$ 13 | \$ 1) |

[illegible]

PRESENT NET TAKE HOME PAY= \$1000 * RETIREMENT NET TAKE HOME PAY= \$418

THE DIFFERENCE IN NET TAKE HOME PAY = \$581

YOU ARE NOW WORKING FOR \$3.63 PER HOUR (\$581/160 HRS)

<<<<< SURVIVORS' INCOME >>>>>

| <<< ANALYSIS >>> | ANNUAL | MONTHLY | BIMONTHLY |
|-----------------------------|---------|---------|-----------|
| SURV BEN PLAN(.55 X \$ 300) | \$ 1979 | \$ 164 | \$ 82 |
| FEDERAL TAXES | \$ 0 | \$ 0 | \$ 0 |
| RETIREMENT INCOME | \$ 1979 | \$ 164 | \$ 82 |
| FED TAX CREDIT(SCHED RIC) | \$ 0 | \$ 0 | \$ 0 |
| INCOME WITH TAX CREDIT | \$ 1979 | \$ 164 | \$ 82 |
| CIVILIAN EMPLOYMENT(TOTAL) | \$ 7000 | \$ 583 | \$ 291 |
| TOTAL TAXES | \$ 1161 | \$ 96 | \$ 48 |
| TAKE HOME(INCLUDING WAGES) | \$ 7818 | \$ 651 | \$ 325 |

<<<< ESTATE PLANNING CHART >>>>

| | WIDOW & 2 CHILD -<->->-<->- | WIDOW & 1 CHILD -<->->-<->- | WIDOW UNDER 60 -<->->-<->- | WIDOW OVER 60 -<->->-<->- | LUMP SUM -<->->-<->- |
|-----------------|-----------------------------------|-----------------------------------|----------------------------------|---------------------------------|----------------------------|
| | 1978 | 2001 | 2001 | ---- | |
| SOCIAL SECURITY | <-> | <-> | <-> | <-> | \$255 |
| VA DIC/PENSION | <-> | <-> | <-> | <-> | \$400 |
| COMMERCIAL INS | <-> | <-> | <-> | <-> | |
| N S L I | <-> | <-> | <-> | <-> | |
| SURV BEN PLAN | <-> | <-> | <-> | <-> | |
| WAGES | <-> | <-> | <-> | <-> | |
| | <-> | <-> | <-> | <-> | |

JOHNSON

Z6

USAR/SAM

256-0795

<<< RETIREMENT ACCRUED LEAVE STATEMENT >>>

| | << 60 DAYS >> <><><> | << 30 DAYS >> <><><> | < DAILY > <><><> |
|--------------------|-------------------------|-------------------------|---------------------|
| BASE PAY | \$1700.40 | \$ 850.20 | \$ 28.34 |
| FEDERAL TAXES(20%) | \$ 340.08 <><><> | \$ 170.04 <><><> | \$ 5.67 <><><> |
| NET BASE PAY | \$1360.32 | \$ 680.16 | \$22.67 |
| BAS AND BAQ | \$ 117.00 <><><> | \$ 58.50 <><><> | \$ 1.95 <><><> |
| NET TOTAL | \$1477.32 | \$ 738.66 | \$24.62 |

A P P E N D I X 6

DATA AND INFORMATION SUBJECT TO CHANGE

DATA AND INFORMATION SUBJECT TO CHANGE

Active Duty Basic Pay Rates

This category includes the basic allowances for subsistence and quarters. The active duty basic pay rates are currently maintained in the RETAB files in the model program. The basic allowances are maintained in the BASBAQ file. Every year since 1972, active duty basic pay rates (and basic allowances) have been increased on 1 October. The percentage increase and a copy of the new pay rate table can be obtained from the Air Force Times newspaper (available in base exchanges and libraries) the first week after the pay raise is effective, or from any base accounting and finance center.

Once the information is obtained, the BASBAQ file must be rewritten, and a new RETAB file created. For example, with data on the 1 October 1978 pay increase, a new RETAB8 file must be created, and the oldest RETAB file, RETAB2, deleted.

Consumer Price Index (CPI)
Changes to Retired Pay

Current law--as amended in 1975--provides retirees with CPI raises twice a year, on March 1 and September 1. The March raise is based on the change in the CPI from the previous June to the previous December. The September raise is based on the CPI change from the previous December to the previous June.¹

The RETAB tables, shown in Appendix 7, reflect the retired pay base amounts by grade, using active duty rates effective on the dates indicated, increased by all of the applicable CPIs through (and including) 1 September 1977. Therefore, all CPI increases after that date should be included in the calculation of retired pay.

Rather than changing each of the RETAB tables to reflect these CPI increases, it is easier to have the program make the adjustment in its computation. This was done, for example, to allow for the 2.4 percent CPI increase which became effective on 1 March 1978.² The program should account for the increases by:

- (1) increasing all retired pay figures taken from the older pay tables by the full amount of the CPI increase, or,

¹Plattner, p. 28.

²"Retired Pay: Annuities Up 2.4 Percent," Air Force Times, March 6, 1978, p. 2.

(2) increasing the retired pay figure taken from the current pay table by the amount of the CPI increase which occurred since that pay rate went into effect. For example, the CPI raise of 1 March 1978 occurred from 1 June to 31 December 1977, but the latest pay rate went into effect on 1 October 1977. From 1 October to 31 December 1977, the CPI increased by 1.19 percent.

By changing lines 4940, 6040 and 6080 in the computer program, all CPI increases can be accounted for and included in the retired pay figures output by the model:

LINE 4940--critical to this line is the assumption that when a CPI increase occurs subsequent to an active duty pay raise, the Tower Amendment "look-back" computation method (see Appendix 1) is always best, and the current pay rate table (the latest RETAB table) should never be used. Line 4940 in this case should be "ON U1-3 GOTO 4770, 4790, 4810, 4950, 4950." On the other hand, until a CPI increase occurs subsequent to it, the current active duty pay rate is always best, and the "look-back" feature is not beneficial and should not be used. Line 4940 should then be "ON U1-3, GOTO 4770, 4790, 4810, 4910, 4950."

LINES 6040, 6080--these lines compute the retired pay using data from the RETAB pay tables. So, in order to reflect the 1 March 1978 CPI increase of 2.4 percent, the "1.024" and "1.0119" adjustment factors were added to lines 6040 and 6080, respectively. Future CPI increases should be added on similarly. For example, a 3 percent CPI increase on 1 September 1978 would be included by changing lines 6040 and 6080 to "R*P2*1.024*1.03" and "R*P2*1.0119*1.03," respectively.

At this point a word of warning should be added. It appears at this time, that the Consumer Price Index used for all of these computations will be changing.³ Care should be taken to allow for this factor before making any corrections for the next CPI increase.

Federal Income Tax Withholding Data

Tax schedules are maintained in the TXCY77 file. Since the tax schedules change annually, this file must be updated each year. Internal Revenue Service Tax Schedules are found in IRS Publication 15, or Circular E, which can

³"Which CPI Will Be Used in Annuity Hikes?," Air Force Times, March 13, 1978, p. 11.

be obtained free of charge at any IRS tax information office. The tables used are the "yearly" tables for both married and single taxpayers. The information from the tax tables are transcribed line-for-line into the TXCY77 file, with the exception that the last line is placed directly into the program. Therefore, line number 11300 (for singles) and 11490 (for marrieds) must be changed at the same time the TXCY77 file is updated.

Social Security Benefits

Both retirement and survivor benefits are increased annually every June or July. The percentage figure of the annual increase can be obtained by calling or visiting any Social Security Administration office. Two pamphlets, available free of charge from any office, contain a similar chart to that presented in Appendix 4. These two pamphlets are:

- (1) "Estimating Your Social Security Retirement Check," Pamphlet No. 10047, and
- (2) "Your Social Security Earnings Record," Pamphlet No. 10044. If these pamphlets are not up to date, multiplying the table figures by the annual

percentage increases that have occurred since that pamphlet was printed will make the information current.

A P P E N D I X 7

FILES USED BY THE MODEL

FILES USED BY THE MODEL

The following pages of this appendix contain the data files used by the model.

The TXCY77 file is the annual withholding tax table found in the Internal Revenue Service Circular E, and is used in the tax subroutines (lines 11040 through 11730). The BASBAQ file is a listing of the Basic Allowances for Subsistence and Quarters which are paid to active duty service members. The Allowances tables can be obtained from any uniformed service accounting and finance office. They are also published periodically in service publications (e.g., The Air Force Times). The RETAB files represent "retirement tables" which are the active duty pay tables, which have been adjusted to reflect Consumer Price Index increases. The last digit in the table title indicates the year for which that table applies. For example, RETAB5 is the adjusted active duty pay table from 1975. These tables were created by the Retired Pay Branch of the Air Force Military Personnel Center. (Information Telephone Number: Area Code 512-652-1110)

TXCY77

| | | | | | | | | |
|------|--------|-------|------|--------|--------|----------|--------|--------|
| 1000 | 3950, | 0, | .16, | 1700, | 5450, | 0 | , .15, | 3150, |
| 1010 | 7450, | 360, | .18, | 3950, | 11575, | 345 | , .18, | 5450, |
| 1020 | 9450, | 990, | .22, | 7450, | 14450, | 1447.50, | .22, | 11575, |
| 1030 | 11450, | 1430, | .24, | 9450, | 18450, | 2080 | , .25, | 14450, |
| 1040 | 15450, | 1910, | .28, | 11450, | 22450, | 3080 | , .28, | 18450, |
| 1050 | 18450, | 3030, | .32, | 15450, | 26450, | 4200 | , .32, | 22450, |

BASBAQ

| 80 REM | | ALLOW. FOR | QUARTERS | |
|--------|-------|------------|----------|--------|
| 90 REM | GRADE | W/O KIN | WITH KIN | BAS |
| 100 | 010, | 339.30, | 424.20, | 59.53, |
| 110 | 09, | 339.30, | 424.20, | 59.53, |
| 120 | 08, | 339.30, | 424.20, | 59.53, |
| 130 | 07, | 339.30, | 424.20, | 59.53, |
| 140 | 06, | 304.50, | 371.40, | 59.53, |
| 150 | 05, | 280.80, | 338.10, | 59.53, |
| 160 | 04, | 249.90, | 301.80, | 59.53, |
| 170 | 03, | 219.90, | 271.20, | 59.53, |
| 180 | 04, | 240.90, | 290.70, | 59.53, |
| 190 | E9, | 000.00, | 000.00, | 58.50, |
| 200 | E8, | 000.00, | 000.00, | 58.50, |
| 210 | E7, | 000.00, | 000.00, | 58.50, |
| 220 | E6, | 000.00, | 000.00, | 58.50, |
| 230 | E5, | 000.00, | 000.00, | 58.50, |

RETAB2

| | | | | | | | |
|-----|-----|-----|----------|-----|----------|-----|----------|
| 10 | 08, | 20, | 3918.54, | 22, | 4076.12, | 26, | 4076.12, |
| 20 | 07, | 20, | 3544.01, | 22, | 3544.01, | 26, | 3544.01, |
| 30 | 06, | 20, | 2713.02, | 22, | 2871.08, | 26, | 3113.35, |
| 40 | 05, | 20, | 2454.00, | 22, | 2540.49, | 26, | 2540.49, |
| 50 | 04, | 20, | 2124.32, | 22, | 2124.32, | 26, | 2124.32, |
| 60 | 03, | 20, | 1836.61, | 22, | 1836.61, | 26, | 1836.61, |
| 70 | 04, | 20, | 1764.78, | 22, | 1823.18, | 26, | 1964.48, |
| 80 | E9, | 20, | 1457.29, | 22, | 1534.24, | 26, | 1683.27, |
| 90 | E8, | 20, | 1277.96, | 22, | 1352.66, | 26, | 1503.47, |
| 100 | E7, | 20, | 1127.14, | 22, | 1202.79, | 26, | 1352.66, |
| 110 | E6, | 20, | 991.75, | 22, | 991.75, | 26, | 991.75, |
| 120 | E5, | 20, | 841.86, | 22, | 841.86, | 26, | 841.86, |

RETAB3

| | | | | | | | |
|-----|-----|-----|----------|-----|----------|-----|----------|
| 10 | 08, | 20, | 3802.83, | 22, | 3955.59, | 26, | 3955.59, |
| 20 | 07, | 20, | 3439.42, | 22, | 3955.59, | 26, | 3955.59, |
| 30 | 06, | 20, | 2633.05, | 22, | 2786.21, | 26, | 3021.53, |
| 40 | 05, | 20, | 2381.38, | 22, | 2465.41, | 26, | 2465.41, |
| 50 | 04, | 20, | 2061.40, | 22, | 2061.40, | 26, | 2061.40, |
| 60 | 03, | 20, | 1782.40, | 22, | 1782.40, | 26, | 1782.40, |
| 70 | 04, | 20, | 1712.47, | 22, | 1769.17, | 26, | 1906.58, |
| 80 | E9, | 20, | 1414.42, | 22, | 1488.92, | 26, | 1633.40, |
| 90 | E8, | 20, | 1240.15, | 22, | 1312.59, | 26, | 1459.14, |
| 100 | E7, | 20, | 1094.03, | 22, | 1167.30, | 26, | 1312.59, |
| 110 | E6, | 20, | 962.41, | 22, | 962.41, | 26, | 962.41, |
| 120 | E5, | 20, | 817.12, | 22, | 817.12, | 26, | 817.12, |

RETAB4

| | | | | | | | |
|-----|-----|-----|----------|-----|----------|-----|----------|
| 10 | 08, | 20, | 3518.03, | 22, | 3629.08, | 26, | 3629.08, |
| 20 | 07, | 20, | 3181.97, | 22, | 3181.97, | 26, | 3181.97, |
| 30 | 06, | 20, | 2435.84, | 22, | 2577.74, | 26, | 2795.11, |
| 40 | 05, | 20, | 2203.22, | 22, | 2280.88, | 26, | 2280.88, |
| 50 | 04, | 20, | 1907.09, | 22, | 1907.09, | 26, | 1907.09, |
| 60 | 03, | 20, | 1649.06, | 22, | 1649.06, | 26, | 1649.06, |
| 70 | 04, | 20, | 1584.10, | 22, | 1636.72, | 26, | 1763.73, |
| 80 | E9, | 20, | 1308.65, | 22, | 1377.59, | 26, | 1511.15, |
| 90 | E8, | 20, | 1147.16, | 22, | 1214.29, | 26, | 1350.02, |
| 100 | E7, | 20, | 1012.16, | 22, | 1080.02, | 26, | 1214.29, |
| 110 | E6, | 20, | 890.22, | 22, | 890.22, | 26, | 890.22, |
| 120 | E5, | 20, | 755.95, | 22, | 755.95, | 26, | 755.95, |

RETAB5

| | | | | | | | |
|-----|-----|-----|----------|-----|----------|-----|----------|
| 10 | 08, | 20, | 3394.63, | 22, | 3501.68, | 26, | 3501.68, |
| 20 | 07, | 20, | 3070.14, | 22, | 3070.14, | 26, | 3070.14, |
| 30 | 06, | 20, | 2350.46, | 22, | 2487.20, | 26, | 2696.96, |
| 40 | 05, | 20, | 2126.02, | 22, | 2200.72, | 26, | 2200.72, |
| 50 | 04, | 20, | 1840.22, | 22, | 1840.22, | 26, | 1840.22, |
| 60 | 03, | 20, | 1591.10, | 22, | 1591.10, | 26, | 1591.10, |
| 70 | 04, | 20, | 1528.40, | 22, | 1579.42, | 26, | 1701.82, |
| 80 | E9, | 20, | 1262.61, | 22, | 1329.30, | 26, | 1458.04, |
| 90 | E8, | 20, | 1106.87, | 22, | 1171.57, | 26, | 1302.62, |
| 100 | E7, | 20, | 976.47, | 22, | 1042.18, | 26, | 1177.57, |
| 110 | E6, | 20, | 859.09, | 22, | 859.09, | 26, | 859.09, |
| 120 | E5, | 20, | 729.35, | 22, | 729.35, | 26, | 729.35, |

RETAB6

| | | | | | | | |
|-----|-----|-----|----------|-----|----------|-----|----------|
| 10 | 08, | 20, | 3333.16, | 22, | 3466.84, | 26, | 3466.84, |
| 20 | 07, | 20, | 3014.60, | 22, | 3014.60, | 26, | 3014.60, |
| 30 | 06, | 20, | 2307.96, | 22, | 2442.27, | 26, | 2648.32, |
| 40 | 05, | 20, | 2087.69, | 22, | 2161.00, | 26, | 2161.00, |
| 50 | 04, | 20, | 1807.05, | 22, | 1807.05, | 26, | 1807.05, |
| 60 | 03, | 20, | 1562.45, | 22, | 1562.45, | 26, | 1562.45, |
| 70 | 04, | 20, | 1500.82, | 22, | 1550.75, | 26, | 1671.16, |
| 80 | E9, | 20, | 1239.78, | 22, | 1305.20, | 26, | 1431.61, |
| 90 | E8, | 20, | 1086.83, | 22, | 1150.35, | 26, | 1278.97, |
| 100 | E7, | 20, | 958.83, | 22, | 1023.30, | 26, | 1150.35, |
| 110 | E6, | 20, | 843.48, | 22, | 843.48, | 26, | 843.48, |
| 120 | E5, | 20, | 716.12, | 22, | 716.12, | 26, | 716.12, |

RETAB7

| | | | | | | | |
|-----|-----|-----|----------|-----|----------|-----|----------|
| 10 | 08, | 20, | 3360.30, | 22, | 3495.00, | 26, | 3495.00, |
| 20 | 07, | 20, | 3039.00, | 22, | 3039.00, | 26, | 3039.00, |
| 30 | 06, | 20, | 2326.80, | 22, | 2462.10, | 26, | 2670.00, |
| 40 | 05, | 20, | 2104.80, | 22, | 2178.60, | 26, | 2178.60, |
| 50 | 04, | 20, | 1821.90, | 22, | 1821.90, | 26, | 1821.90, |
| 60 | 03, | 20, | 1575.30, | 22, | 1575.30, | 26, | 1575.30, |
| 70 | 04, | 20, | 1512.90, | 22, | 1563.30, | 26, | 1684.80, |
| 80 | E9, | 20, | 1249.80, | 22, | 1315.80, | 26, | 1443.30, |
| 90 | E8, | 20, | 1095.60, | 22, | 1159.80, | 26, | 1289.40, |
| 100 | E7, | 20, | 966.60, | 22, | 1031.70, | 26, | 1159.80, |
| 110 | E6, | 20, | 850.20, | 22, | 850.20, | 26, | 850.20, |
| 120 | E5, | 20, | 721.80, | 22, | 721.80, | 26, | 721.80, |

S E L E C T E D B I B L I O G R A P H Y

SELECTED BIBLIOGRAPHY

Air Force Regulation 211-3. "Personal Affairs Counseling."
Washington, D.C.: 28 June 1973.

Army Times Publishing Company. "Handbook for Military
Families." Air Force Times. May 30, 1977,
pp. 81-87.

_____. Report No. 132: Military Survivor's Check-
list. Washington, D.C., October 1973.

_____. Report No. 90: State Bonus Laws. Washington,
D.C., July 1976.

_____. Report No. 118: Benefit Round-up for Retiree's
Survivors. Washington, D.C., February 1977.

_____. Report No. 11: Social Security Benefits for
Servicemen and Veterans. Washington, D.C.,
May 1977.

_____. Report No. 124: Benefits for Retirees.
Washington, D.C., September 1977.

Associates in the Social Sciences, U.S. Military Academy,
West Point. Officer's Manual of Personal Finance.
Stackpole Books, 1973.

Bennett, William R., Jr. Introduction to Computer Applica-
tions for Non-Science Students (BASIC). Engle-
wood Cliffs, N.J.: Prentice-Hall, Inc., 1976.

Beard, Larry H. "Planning a Management Information System:
Some Caveates and Contemplations." Financial
Executive, May 1977, pp. 34-39.

Berkebile, Donald F. and Gaudi, Robert D. "The Question
of Retirement: An Examination of the Factors
Relevant to the Retirement Decision of the
Individual Naval Officer." Master's thesis,
Naval Postgraduate School, Monterey, Calif.,
1973.

- Bingham, Charles D. "An Integrated Base Level Counseling Program." Research Study, Air Command and Staff College, Maxwell Air Force Base, Ala., 1974.
- Bohl, Marilyn. Flowcharting Techniques. Chicago, Ill.: Science Research Associates, Inc., 1971.
- Ewing, Lee. "Plan Now for Retirement Job." Air Force Times, January 8, 1975, p. 29.
- Forkner, Irvine H. BASIC Programming for Business. Englewood Cliffs, N.J.: Prentice-Hall, Inc., 1977.
- Greenamyre, Richard D. "The Monetary Value of Military Officer Compensation." Master's thesis, Naval Postgraduate School, Monterey, Calif., 1974.
- Herzlinger, Regina. "Why Data Systems in Nonprofit Organizations Fail." Harvard Business Review, January-February 1977, pp. 81-86.
- Janowitz, M. The New Military: Changing Patterns of Organization. Russell Sage Foundation, 1964.
- Johnson, Morris C. "Family Protection for a Retiring Member of a Uniformed Service." Master's thesis, Air Force Institute of Technology, Wright-Patterson Air Force Base, Ohio, 1971.
- Kernighan, B. W., and Plauser, P. J. Elements of Programming Style. New York: McGraw-Hill Book Co., 1974.
- Kintisch, Ronald and Weisbord, Marvin. "Getting Computer People and Users to Understand Each Other." S.A.M. Advanced Management Journal, Spring 1977, pp. 4-14.
- Moss, Peg. "Warrant Officer Retires; Five Left." Air Force Times, December 26, 1977, p. 46.
- Pellicano, Don F. "Overview of Corporate Pre-Retirement Counseling." Personnel Journal, May 1977, pp. 235-237.

- Plattner, Andy. "Calculating Your Retired Pay." Air Force Times, December 12, 1977, pp. 28-30.
- _____. "Exploring the Maze of Retirement." Air Force Times, December 5, 1977, p. 2.
- _____. "Retirement Proposals--Old Refrain." Air Force Times, December 26, 1977, p. 29.
- _____. "Social Security: How It Works." Air Force Times, December 19, 1977, p. 26.
- _____. "Three Retirement Proposals." Air Force Times, January 2, 1978, p. 18.
- Schroeder, Robert L. "Optimization of Retirement and Compensation for Military Service--Senior Officers." Research Report, U.S. Army War College, Carlisle Barracks, Pa., 1971.
- Sherwood, Glenn G. "The Pros and Cons of Early Officer Retirement." Professional Study No. 4448, Air War College, Maxwell Air Force Base, Ala., 1972.
- Uniformed Services Almanac, Inc. Uniformed Services Almanac. 19th edition. Washington, D.C.: Uniformed Services Almanac, 1977.
- U.S. Department of Defense. Military Pay and Entitlements Manual. Washington, D.C.: Government Printing Office, 1967, pp. 4.30, 4.18.1.
- U.S. Department of Health, Education and Welfare. Social Security Administration. Estimating Your Social Security Retirement Check. Washington, D.C.: Government Printing Office, 1976.
- _____. Social Security Administration. Social Security Handbook. 5th edition. Washington, D.C.: Government Printing Office, 1974.
- U.S. Department of the Treasury. Internal Revenue Service. Circular E, Employer's Tax Guide. Washington, D.C.: Government Printing Office, 1976.

_____. Internal Revenue Service. Circular E
(Supplement), Employer's Tax Guide. Washington,
D.C.: Government Printing Office, 1977.

Veterans of Foreign Wars. Guide for Service Officers on
Veterans' Benefits. 16th edition. Washington,
D.C.: National Veterans Service, 1977.

4683

V I T A

Philip Stephen Johnson was born in Miami, Florida on February 13, 1950, the son of Dawn Carroll Johnson and James William Johnson, Jr. He attended high school in Misawa, Japan and San Antonio, Texas. Upon graduation from Baylor University, Waco, Texas, with a Bachelor of Science degree in Biology, he entered the United States Air Force as a second lieutenant. He served four years as a personnel officer at the San Antonio Air Logistics Center at Kelly Air Force Base in San Antonio, Texas. In September, 1973, he married Renay Smith of Brownfield, Texas. In May, 1976, he entered the Graduate School of Business of The University of Texas at Austin. Upon graduation from The University of Texas at Austin, Captain Johnson will be assigned to Headquarters, Tactical Air Command at Langley Air Force Base in Hampton, Virginia.

Permanent address: 203 Fawn Drive
San Antonio, Texas 78231

Martha Ann Zivley typing service

2707 HEMPHILL PARK • AUSTIN, TEXAS 78705 • AC 512 472-3210